2018 FINAL ANNUAL ACTION PLAN

City & County of Denver

Community Development Block Grant (CDBG)
Home Investment Partnerships Program (HOME)
Housing Opportunities for Persons with AIDS (HOPWA)
Hearth Emergency Solutions Grant (HESG)
Michael B. Hancock
Mayor of Denver

City Council

District 1    Rafael Espinoza
District 2    Kevin Flynn
District 3    Paul D. Lopez
District 4    Kendra Black
District 5    Mary Beth Susman
District 6    Paul Kashmann
District 7    Jolon Clark
District 8    Christopher Herndon
District 9    Albus Brooks
District 10   Wayne New
District 11   Stacie Gilmore
At-Large     Robin Kniech
At-Large     Deborah Ortega

Office of Economic Development

Eric Hiraga
Executive Director

Jeff Romine
Chief Economist

Britta Fisher
Chief Housing Officer

Deborah Cameron
Chief Business Officer

Key Participants

Sylvia Smith, Neighborhood Development
Doug Selbee, Housing Development
Laura Brudzynski, Housing Policy
Turid Nagel-Casebolt, Business Development
Rachel King, Analytics & Neighborhood Development
Chiquita McGowin, Housing Finance
Ami Webb, Housing Finance
Barbara Callison, Financial Management Unit
Stella Madrid, Denver Housing Authority
Ben Levek, Department of Human Services
Bernard Brady, Department of Human Services
Derek Woodbury, OED Marketing and Public Relations
Respectfully submitted to the Citizens of Denver, CO and to the:
U.S. Department of Housing and Urban Development
Denver Field Office, Region VIII
Office of Community Planning and Development
1670 Broadway
Denver, CO 80202

Submitted by:
City and County of Denver
Office of Economic Development
201 West Colfax Ave
Denver, CO 80202

Prepared by:
Rachel King
Housing & Community Development Administrator
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SF 424

SF424D

Annual Certifications

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*Appendix A: Citizen Participation Plan/Process*

*Appendix B: Housing an Inclusive Denver*

*Appendix C: Glossary*
Application for Federal Assistance SF-424

1. Type of Submission:  
   - [ ] Proapplication
   - [X] Application
   - [ ] Changed/Corrected Application

2. Type of Application:  
   - [ ] New
   - [ ] Continuation
   - [ ] Revision
   - [ ] Other (Specify):

3. Date Received: 06/15/2018

4. Applicant Identifier: 84-6000580

5a. Federal Entity Identifier:  

5b. Federal Award Identifier:  

State Use Only:

6. Date Received by State:  

7. State Application Identifier:  

8. APPLICANT INFORMATION:

   a. Legal Name: City and County of Denver

   b. Employer/Taxpayer Identification Number (EIN/TIN): 84-60000580

   c. Organizational DUNS: 0314108758000

   d. Address:

   - Street1: 201 E. Colfax
   - Street2:  
   - City: Denver
   - County/Parish:  
   - State: CO: Colorado
   - Province:  
   - Country: USA: UNITED STATES
   - Zip / Postal Code: 80202-5330

   e. Organizational Unit:

   - Department Name: Office of Economic Development
   - Division Name:  

   f. Name and contact information of person to be contacted on matters involving this application:

   - Prefix: Mr.
   - * First Name: Eric
   - Middle Name:  
   - Last Name: Hiraga
   - Suffix:  
   - Title: Executive Director
   - Organizational Affiliation:  

   * Telephone Number: 720-913-1561
   - Fax Number:  

   * Email: Eric.Hiraga@denvergov.org
Application for Federal Assistance SF-424

* 9. Type of Applicant 1: Select Applicant Type:
B: County Government

Type of Applicant 2: Select Applicant Type:
C: City or Township Government

Type of Applicant 3: Select Applicant Type:

* Other (specify):

* 10. Name of Federal Agency:
U.S. Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:
14.218

CFDA Title:
CDBG Entitlement Grant

* 12. Funding Opportunity Number:
n/a

* Title:
n/a

13. Competition Identification Number:
n/a

Title:
n/a

14. Areas Affected by Project (Cities, Counties, States, etc.):

* 15. Descriptive Title of Applicant's Project:
n/a

Attach supporting documents as specified in agency instructions.
Application for Federal Assistance SF-424

16. Congressional Districts Of:
   * a. Applicant
   * b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:
   * a. Start Date: 01/01/2018
   * b. End Date: 12/31/2018

18. Estimated Funding ($):
   * a. Federal
   * b. Applicant
   * c. State
   * d. Local
   * e. Other
   * f. Program Income
   * g. TOTAL

   6,859,369.00
   2,500,000.00
   9,359,369.00

19. Is Application Subject to Review By State Under Executive Order 12372 Process?
   a. This application was made available to the State under the Executive Order 12372 Process for review on
   b. Program is subject to E.O. 12372 but has not been selected by the State for review.
   c. Program is not covered by E.O. 12372.

20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)
   □ Yes
   □ No

If "Yes", provide explanation and attach

21. By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)
   □ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: Mr.  * First Name: Eric
Middle Name: 
* Last Name: Hiraga
Suffix: 
* Title: Executive Director
* Telephone Number: 720-913-1561  Fax Number: 
* Email: Eric.Hiraga@denvergov.org

* Signature of Authorized Representative:  * Date Signed: 6-14-18
Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget. Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.

2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance, and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.

3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure nondiscrimination during the useful life of the project.

4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.

5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.

6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.

7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.

8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).

9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.

10. Will comply with all Federal statutes relating to nondiscrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681, 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.
11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.

12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.


14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is $10,000 or more.

15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management plan developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).


18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments and Non-Profit Organizations."

19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) engaging in severe forms of traffic in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.
**Application for Federal Assistance SF-424**

* 1. Type of Submission:  
  - Preapplication  
  - Application  
  - Changed/Corrected Application  

* 2. Type of Application:  
  - New  
  - Continuation  
  - Revision  
  - Other (Specify):  

* 3. Date Received: 06/15/2018  

* 4. Applicant Identifier: 81-6000580  

5a. Federal Entity Identifier:  

5b. Federal Award Identifier:  

**State Use Only:**  

6. Date Received by State:  

7. State Application Identifier:  

**8. APPLICANT INFORMATION:**  

* a. Legal Name: City and County of Denver  

* b. Employer/Taxpayer Identification Number (EIN/TIN): 84-60000580  

* c. Organizational DUNS: 0314108758000  

**d. Address:**  

<table>
<thead>
<tr>
<th>Street1:</th>
<th>201 E. Colfax</th>
</tr>
</thead>
<tbody>
<tr>
<td>Street2:</td>
<td></td>
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<tr>
<td>City:</td>
<td>Denver</td>
</tr>
<tr>
<td>County/Parish:</td>
<td></td>
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<tr>
<td>State:</td>
<td>CO: Colorado</td>
</tr>
<tr>
<td>Province:</td>
<td>USA: UNITED STATES</td>
</tr>
<tr>
<td>Country:</td>
<td></td>
</tr>
<tr>
<td>Zip / Postal Code:</td>
<td>80202-5330</td>
</tr>
</tbody>
</table>

**e. Organizational Unit:**  

<table>
<thead>
<tr>
<th>Department Name:</th>
<th>Office of Economic Development</th>
</tr>
</thead>
<tbody>
<tr>
<td>Division Name:</td>
<td></td>
</tr>
</tbody>
</table>

**f. Name and contact information of person to be contacted on matters involving this application:**  

Prefix: Mr.  

First Name: Eric  

Middle Name:  

Last Name: Hiraga  

Suffix:  

Title: Executive Director  

Organizational Affiliation:  

Telephone Number: 720-913-1561  

Fax Number:  

Email: Eric.Hiraga@denvergov.org
Application for Federal Assistance SF-424

* 8. Type of Applicant 1: Select Applicant Type:
   B: County Government

Type of Applicant 2: Select Applicant Type:
   C: City or Township Government

Type of Applicant 3: Select Applicant Type:

* Other (specify):

* 10. Name of Federal Agency:
   U.S. Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:
    14.239

CFDA Title:
   HOME Investment Partnership Entitlement Grant

* 12. Funding Opportunity Number:
    n/a

* Title:
    n/a

13. Competition Identification Number:
    n/a

Title:
    n/a

14. Areas Affected by Project (Cities, Counties, States, etc.):

* 15. Descriptive Title of Applicant's Project:
    n/a

Attach supporting documents as specified in agency instructions.
Application for Federal Assistance SF-424

16. Congressional Districts Of:
   a. Applicant
   b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:
   a. Start Date: 01/01/2018
   b. End Date: 12/31/2018

18. Estimated Funding ($):
   a. Federal
   b. Applicant
   c. State
   d. Local
   e. Other
   f. Program Income
   g. TOTAL: 5,118,879.00

19. Is Application Subject to Review By State Under Executive Order 12372 Process?
   a. This application was made available to the State under the Executive Order 12372 Process for review on
   b. Program is subject to E.O. 12372 but has not been selected by the State for review.
   c. Program is not covered by E.O. 12372.

20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)
   Yes
   No

21. By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1091)

   ** I AGREE

   * The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: Mr.

Middle Name:

* Last Name: Hiraga

Suffix:

* Title: Executive Director

* Telephone Number: 720-913-1561

* Email: Eric.Hiraga@denvergov.org

* Signature of Authorized Representative:

* Date Signed: 6-14-18
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1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.

2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.

3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure nondiscrimination during the useful life of the project.

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18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."

19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL

Executive Director

APPLICANT ORGANIZATION

Office of Economic Development

DATE SUBMITTED

6-14-18

SF-424D (Rev. 7-97) Back
Application for Federal Assistance SF-424

* 1. Type of Submission:  
   - [ ] Preapplication  
   - [X] Application  
   - [ ] Changed/Corrected Application

* 2. Type of Application:  
   - [ ] New  
   - [ ] Continuation  
   - [ ] Revision  
   - [ ] Other (Specify):

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5a. Federal Entity Identifier:

5b. Federal Award Identifier:

State Use Only:

6. Date Received by State:  
7. State Application Identifier:  

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* a. Legal Name: City and County of Denver

* b. Employer/Taxpayer Identification Number (EIN/TIN): 84-6000580

* c. Organizational DUNS: 0314108756000

d. Address:

- Street1: 201 E. Colfax
- Street2:
- City: Denver
- County/Parish:  
- State: CO: Colorado
- Province:
- Country: USA: UNITED STATES
- Zip / Postal Code: 80202-5330

e. Organizational Unit:

- Department Name: Office of Economic Development
- Division Name:  

f. Name and contact information of person to be contacted on matters involving this application:

- Prefix: Mr.
- * First Name: Eric
- Middle Name:  
- * Last Name: Hiraga
- Suffix:  
- Title: Executive Director

Organizational Affiliation:  

* Telephone Number: 720-913-1561

Fax Number:  

* Email: Eric.Hiraga@denvergov.org
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<td>Type of Applicant 2: Select Applicant Type:</td>
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<td>Type of Applicant 3: Select Applicant Type:</td>
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<tr>
<td>* Other (specify):</td>
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<tr>
<td><strong>10. Name of Federal Agency:</strong></td>
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<tr>
<td>U.S. Department of Housing and Urban Development</td>
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<td><strong>11. Catalog of Federal Domestic Assistance Number:</strong></td>
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<tr>
<td>14.241</td>
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<tr>
<td>CFDA Title:</td>
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<tr>
<td>m0 PWA Entitlement Grant</td>
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<td><strong>12. Funding Opportunity Number:</strong></td>
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<tr>
<td>n/a</td>
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<tr>
<td>* Title.</td>
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<td>n/a</td>
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<td><strong>13. Competition Identification Number:</strong></td>
</tr>
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<tr>
<td>Title:</td>
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<td>n/a</td>
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<td><strong>14. Areas Affected by Project (Cities, Counties, States, etc.):</strong></td>
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<tr>
<td>![Add Attachment][1] ![Delete Attachment][2] ![View Attachment][3]</td>
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<tr>
<td><strong>15. Descriptive Title of Applicant's Project:</strong></td>
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<tr>
<td>n/a</td>
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</tbody>
</table>

Attach supporting documents as specified in agency instructions.

![Add Attachments][4] ![Delete Attachments][5] ![View Attachments][6]
Application for Federal Assistance SF-424

16. Congressional Districts Of:
   * a. Applicant: 1
   * b. Program/Project: 1

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:
   * a. Start Date: 01/01/2018
   * b. End Date: 12/31/2018

18. Estimated Funding ($):

   * a. Federal: 2,017,134.00
   * b. Applicant
   * c. State
   * d. Local
   * e. Other
   * f. Program Income: 0.00
   * g. TOTAL: 2,017,134.00

19. Is Application Subject to Review By State Under Executive Order 12372 Process?
   a. This application was made available to the State under the Executive Order 12372 Process for review on __________.
   b. Program is subject to E.O. 12372 but has not been selected by the State for review.
   ☑ c. Program is not covered by E.O. 12372.

20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)
   ☑ Yes  ☑ No

   If "Yes", provide explanation and attach

   [Add Attachment]  [Delete Attachment]  [View Attachment]

21. By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)
   ☑ ** I AGREE

   ** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:
Prefix: Mr.
Middle Name: 
* Last Name: Hiraga
Suffix: 
* Title: Executive Director
* Telephone Number: 720-913-1561
Fax Number: 
* Email: Eric.Hiraga@denvergov.org

* Signature of Authorized Representative: [Signature]
* Date Signed: 6-14-____
HOPWA

ASSURANCES - CONSTRUCTION PROGRAMS

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.

2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.

3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.

4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.

5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.

6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.

7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.

8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM’s Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).

9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.

10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681, 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicap; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-516), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee-3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

Previous Edition Usable

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Standard Form 424D (Rev. 7-97)

Prescribed by OMB Circular A-102
11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-640) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.

12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.


14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is $10,000 or more.

15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 178(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).


18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."

19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. §7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

---

**SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL**

[E sign]

**APPLICANT ORGANIZATION**

Office of Economic Development

**DATE SUBMITTED**

6-14-18

SF-424D (Rev. 7-97) Back
Application for Federal Assistance SF-424

1. Type of Submission:
   - [ ] Preapplication
   - [X] Application
   - [ ] Changed/Corrected Application
   - [ ] Continuation
   - [ ] Revision

2. Type of Application:
   - [X] New
   - [ ] Other (Specify):

3. Date Received:
   - 06/15/2018

4. Applicant Identifier:
   - 84-6000580

5a. Federal Entity Identifier:
   - 
   5b. Federal Award Identifier:
   - 

State Use Only:

6. Date Received by State:
   - 

7. State Application Identifier:
   - 

8. APPLICANT INFORMATION:

   a. Legal Name:
      - City and County of Denver

   b. Employer/Taxpayer Identification Number (EIN/TIN):
      - 84-60000580

   c. Organizational DUNS:
      - 0314108756000

   d. Address:
      - Street1: 201 E. Colfax
      - City: Denver
      - State: CO: Colorado
      - Zip / Postal Code: 80202-5330

   e. Organizational Unit:
      - Department Name: Office of Economic Development
      - Division Name:

   f. Name and contact information of person to be contacted on matters involving this application:
      - Prefix: Mr.
      - First Name: Eric
      - Last Name: Hiraga
      - Title: Executive Director
      - Telephone Number: 720-913-1561
      - Email: Eric.Hiraga@denvergov.org
      - Fax Number:
**Application for Federal Assistance SF-424**

9. Type of Applicant 1: Select Applicant Type:
   - B: County Government

Type of Applicant 2: Select Applicant Type:
   - C: City or Township Government

Type of Applicant 3: Select Applicant Type:

* Other (specify):

10. Name of Federal Agency:
    - U.S. Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:
    - 14.231

   CFDA Title:
   - Emergency Solutions Entitlement Grant

12. Funding Opportunity Number:
    - n/a

* Title:
    - n/a

13. Competition Identification Number:
    - n/a

   Title:
   - n/a

14. Areas Affected by Project (Cities, Counties, States, etc.):

15. Descriptive Title of Applicant's Project:
    - n/a

Attach supporting documents as specified in agency instructions.
Application for Federal Assistance SF-424

16. Congressional Districts Of:
   * a. Applicant
   * b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:
   * a. Start Date: 01/01/2018
   * b. End Date: 12/31/2018

18. Estimated Funding ($):
   * a. Federal
   * b. Applicant
   * c. State
   * d. Local
   * e. Other
   * f. Program Income
   * g. TOTAL

569,662.00

19. Is Application Subject to Review By State Under Executive Order 12372 Process?
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   ☑ b. Program is subject to E.O. 12372 but has not been selected by the State for review.
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20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)
   ☑ Yes  ☐ No

If "Yes", provide explanation and attach

21. "By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)

☑ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: Mr.  * First Name: Eric
Middle Name: 
* Last Name: Hiraga
Suffix: 

* Title: Executive Director

* Telephone Number: 120-913-1561  Fax Number: 

* Email: Eric.Hiraga@denvergov.org

* Signature of Authorized Representative: 

* Date Signed: 6-14-18
Emergency Solutions

ASSURANCES - CONSTRUCTION PROGRAMS

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

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1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.

2. Will give the awarding agency, the Comptroller General of the United States, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.

3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.

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11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.

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18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."

19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a subrecipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL

APPLICANT ORGANIZATION
Office of Economic Development

DATE SUBMITTED
6-14-18
CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 135.

[Signature of Authorized Official] 6-14-18
Date

Executive Director - OED
Title
Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2018 [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.
Compliance with Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

Compliance with Laws -- It will comply with applicable laws.

Signature of Authorized Official

6-14-18

Date

Executive Director - OES

Title
Specific HOME Certifications

The HOME participating jurisdiction certifies that:

**Tenant Based Rental Assistance** -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

**Eligible Activities and Costs** -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

**Subsidy layering** -- Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

\[Signature\ of\ Authorized\ Official\] \hspace{1cm} \[Date\] \hspace{1cm} 6-14-15

\[Title\]
Emergency Solutions Grants Certifications

The Emergency Solutions Grants Program recipient certifies that:

**Major rehabilitation/conversion/renovation** – If an emergency shelter’s rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation.

If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion.

In all other cases where ESG funds are used for renovation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

**Essential Services and Operating Costs** – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the recipient will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the recipient serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

**Renovation** – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

**Supportive Services** – The recipient will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal State, local, and private assistance available for these individuals.

**Matching Funds** – The recipient will obtain matching amounts required under 24 CFR 576.201.

**Confidentiality** – The recipient has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

**Homeless Persons Involvement** – To the maximum extent practicable, the recipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

**Consolidated Plan** – All activities the recipient undertakes with assistance under ESG are consistent with its consolidated plan.
**Discharge Policy** – The recipient will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

Signature of Authorized Official                  Date

Executive Director - OED

Title
Housing Opportunities for Persons With AIDS Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the consolidated plan:

1. For a period of not less than 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,

2. For a period of not less than 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

Signature of Authorized Official: [Signature]

Date: 6-14-18

Title: Executive Director - OED
APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification
This certification is a material representation of fact upon which reliance was placed when this transaction
was made or entered into. Submission of this certification is a prerequisite for making or entering into this
transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required
certification shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for
each such failure.
AP-05 Executive Summary

Introduction

The City and County of Denver is submitting Action Plan 2018 as the sixth action plan of the 2013 - 2018 Consolidated Plan. An annual Action Plan is required by the U.S. Department of Housing and Urban Development (HUD) from all jurisdictions receiving annual entitlements of formula grants. This plan discusses the general issues related to Action Plan 2018, including available and potential resources. In 2018, Denver expects to receive the following entitlement grants:

- Community Development Block Grant (CDBG)
- HOME Investment Partnerships Program (HOME)
- Housing Opportunities for Persons with AIDS (HOPWA)
- Emergency Solutions Grant (ESG)

The plan reports on the status of needs and outcomes the City expects to achieve in the coming year. All of the activities mentioned in this Action Plan are based on current priorities and quantified by level of need. By addressing these priorities, the City hopes to meet local objectives stated in the six-year Consolidated Plan. All the proposed projects and activities are intended to principally benefit residents of Denver who have extremely low, low and moderate-incomes, and populations that have special needs, such as elderly, disabled and HIV/AIDS families and individuals.

Summarize the objectives and outcomes identified in the Plan

Expand housing and safe living environments
Assist homeless and at-risk of homelessness
Invest strategically in neighborhoods
Retain and strengthen Denver-based companies
Help small neighborhood businesses thrive
Increase number and quality of new businesses, resulting increased job opportunities
Assist special needs populations
Assist persons living with HIV/AIDS

Evaluation of past performance

The City made significant investments instrumental in advancing Denver’s community development through the use of its Community Development Block Grant (CDBG), Home Investment Partnership Program (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) entitlement grants. Denver feels the variety of programs and activities it has funded with HUD block grant funds have been effective in addressing the greatest housing, community and economic...
development needs in the City (with an emphasis in specific neighborhoods) and intends to continue these programs and activities during the current program year. The City has had great success in anti-poverty, fair housing, special needs assistance, and multi-family new construction. The City continues to seek new opportunities to leverage funds to make the greatest impact feasible.

Summary of Citizen Participation Process and consultation process

The City of Denver began its citizen participation and consultation process on April 26, 2018, through June 15, 2018. The City hosted two public meetings to present and discuss the proposed FY 2018 Action Plan funding strategy. The meetings were held on May 10, 2018 at 4:30 p.m. at the Wellington Webb building in downtown Denver and on June 6, 2018 at 6:00 p.m. at the Montbello Recreation Center in the Montbello neighborhood in northeast Denver. The proposed Action Plan was also available for public comment from May 15, 2018 through June 15, 2018 on the Office of Economic Development's website. Both meetings allowed public involvement in the plan development process and to comment on the action plan funding strategy. The City did receive several comments which are included in the Citizen Participation appendix.

Summary of public comments

During the two public hearings, the City received comments regarding the Action Plan development, however due to text constraints please see the Citizen Participation section AP-12.

Summary of comments or views not accepted and the reasons for not accepting them

All comments during the planning cycle were accepted.

Summary

During the public process the City of Denver discussed the collective impact strategy that gives priority in funding to neighborhoods identified community and neighborhood revitalization needs.
PR-05 Lead & Responsible Agencies

Agency/entity responsible for preparing/administering the Consolidated Plan

<table>
<thead>
<tr>
<th>Agency Role</th>
<th>Name</th>
<th>Department/Agency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lead Agency</td>
<td>DENVER</td>
<td>Office of Economic Development</td>
</tr>
<tr>
<td>CDBG Administrator</td>
<td>DENVER</td>
<td>Office of Economic Development</td>
</tr>
<tr>
<td>HOPWA Administrator</td>
<td>DENVER</td>
<td>Office of Economic Development</td>
</tr>
<tr>
<td>HOME Administrator</td>
<td>DENVER</td>
<td>Office of Economic Development</td>
</tr>
<tr>
<td>ESG Administrator</td>
<td>DENVER</td>
<td>Department of Human Services</td>
</tr>
<tr>
<td>HOPWA-C Administrator</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 1 – Responsible Agencies

Narrative

The Community Development Block Grant (CDBG), Home Investment Partnerships program (HOME) and the Housing Opportunities for Persons with AIDS program (HOPWA) are all administered by the Denver Office of Economic Development (OED). The Emergency Solutions Grant (ESG) is administered by the Denver Department of Human Services (DHS).

Consolidated Plan Public Contact Information

Rachel King, Housing and Community Development Administrator, managed the 2018 Action Plan process. Her contact information was provided in all community meetings and is: Rachel.King@denvergov.org, (720) 913-1669 (office).
Introduction

The City of Denver is in constant contact with various agencies to ensure funding priorities are in line with current community development goals, inclusive of various departments within the City such as the Mayor’s Office, Department of Planning and Community Development, Department of Finance, Department of Public Works, the Office of Financial Empowerment, and Department of Human Services. Additionally, the City fosters communication with the Housing Authority of the City and County of Denver (DHA), Colorado Housing Finance Authority (CHFA) and numerous neighborhood nonprofit entities and organizations.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies

In 2016, due to the creation of its new dedicated Affordable Housing Fund, the City established the Housing Advisory Committee, or “HAC”, to provide strategic input regarding the uses of that fund. This committee replaced the previous Mayor’s Housing Task Force Committee. The new committee includes representation from the Public Housing Authority, various City agencies and partners, including nonprofit service providers and developers, and several City Council-appointed seats, including a community member, Council representative, and housing advocate. In addition, the City continues to meet with partners throughout the City to aide in providing services to residents of Denver.

In 2018, the City completed its new five-year housing plan, Housing an Inclusive Denver. This plan states the City’s principles, priorities, goals and initiatives concerning the City’s housing needs for 2018-2022. The priorities set in this plan support the goals and objectives of HUD. The plan is located at: https://www.denvergov.org/content/dam/denvergov/Portals/690/Housing/HousingInclusiveDenver_FINAL_020918.pdf.

In May 2018, OED hosted its Annual Housing Summit in support of affordable housing. The Summit is an opportunity for local affordable housing developers and supporters to explore potential solutions and discuss housing issues at a regional and national level.

In addition, in 2017 the City entered into an intergovernmental agreement with the Housing Authority of the City and County of Denver, City of Aurora, Aurora Housing Authority, and the Boulder/Broomfield HOME Consortium, which includes the City of Longmont, Boulder County, the City and County of Broomfield, Boulder Housing Partners, City of Boulder, Boulder County Housing Authority and Longmont Housing Authority, to submit an Assessment of Fair Housing (AFH) for 2019-2023. As the submission of
the AFH was originally due by April 6, 2018, the City initiated public meetings and other outreach efforts in late 2017 to hear from citizens about issues affecting their community and identify areas of concern in regards to fair housing and housing barriers. HUD published a notice on January 5, 2018, announcing that the AFH requirement was postponed until October 2020. Therefore, the statutory requirement defaults back to the previous Analysis of Impediments (AI). As Denver last updated its AI in 2015, Denver will use the analysis conducted under the AFH to update its AI as part of the planning process in 2018 for the next Consolidated Plan, 2019-2023.

The City also committed to be a co-applicant and Neighborhood lead agency for the Denver Housing Authority Choice Neighborhood grant, the Sun Valley Transformation Plan. DHA was awarded $30 million dollars under Choice Neighborhoods, and this year is the beginning of the five-year grant process. The SVTP has a goal of transforming Sun Valley with a focus on housing, neighborhood access, business/employment opportunity, and the people living in the existing public housing and those within the greater neighborhood.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

City of Denver, including Denver’s Road Home, is an active partner with Metro Denver Homeless Initiative (MDHI) /CoC, and participates in stakeholder meetings and committees, and works with homeless service providers to assess the ongoing needs of homeless population and to respond with new or expanded services and programs as resources are available. Denver Human Services (DHS) staff have assisted MDHI in the development of written standards for the ESG funded Rapid Rehousing (RRH) programs of our CoC region. The goal of the written standards is to merge key elements of the HUD regulations with the processes and priorities of MDHI and guarantee that RRH funding is administered consistently, transparently, and as effectively as possible. They are currently in final draft, open for public comment and expected to be adopted by MDHI Board of Directors in the Spring.

In addition to ESG funded Rapid Rehousing, the City is using other funds for similar Rapid Rehousing programs. Volunteers of America will serve single adults, Salvation Army will serve families as well as singles and St. Francis Center will serve singles adults and ex-offenders. DHS/DRH is funding diversion programs in partnership with community-based organizations as a means for preventing homeless individuals and families from entering shelters. St. Francis Center will serve single adults and Family Promise will serve families. In addition to shelter diversion there will be support for family reunification and child care.

DHS/DRH is also supporting a transitional housing program for homeless youth in partnership with Urban Peak and permanent supportive housing of veterans at the 4th Quarter in partnership with Denver Housing Authority and VA.
Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

City of Denver is a key stakeholder with our regional Continuum of Care, Metro Denver Homeless Initiative (MDHI), to prioritize ESG objectives. Current priorities are Rapid Re-Housing, Homeless Prevention, Essential Services/Operations, and Administration. These priorities are evaluated annually and taken in consideration for standardized performance measures and outcomes. City of Denver, MDHI / CoC and all homeless service providers are participating in OneHome, a coordinated entry and housing placement program that enables the Denver community to access and identify the housing and support needs of persons experiencing homelessness. OneHome helps target mobile outreach and housing navigation for people with the greatest needs. Through use of the Vulnerability Index – Service Prioritization Decision Assistance Tool (VI-SPDAT), OneHome matches the right level of service and housing intervention as quickly and efficiently as possible, while being respectful of client choice and local providers.

Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction’s consultations with housing, social service agencies and other entities

<table>
<thead>
<tr>
<th>Agency/Group/Organization</th>
<th>DENVER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agency/Group/Organization Type</td>
<td>Housing</td>
</tr>
<tr>
<td></td>
<td>Services - Housing</td>
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<td></td>
<td>Services-Children</td>
</tr>
<tr>
<td></td>
<td>Services-Elderly Persons</td>
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<td></td>
<td>Services-Persons with Disabilities</td>
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<td></td>
<td>Services-Persons with HIV/AIDS</td>
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<tr>
<td></td>
<td>Services-Victims of Domestic Violence</td>
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<td></td>
<td>Services-homeless</td>
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<td></td>
<td>Services-Health</td>
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<td></td>
<td>Services-Education</td>
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<td></td>
<td>Services-Employment</td>
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<td></td>
<td>Service-Fair Housing</td>
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<tr>
<td></td>
<td>Services - Victims</td>
</tr>
<tr>
<td></td>
<td>Other government - State</td>
</tr>
<tr>
<td></td>
<td>Other government - County</td>
</tr>
<tr>
<td></td>
<td>Other government - Local</td>
</tr>
<tr>
<td></td>
<td>Planning organization</td>
</tr>
<tr>
<td></td>
<td>Business and Civic Leaders</td>
</tr>
</tbody>
</table>
What section of the Plan was addressed by Consultation?

- Housing Need Assessment
- Homeless Needs - Chronically homeless
- Homeless Needs - Families with children
- Homelessness Needs - Veterans
- Homelessness Needs - Unaccompanied youth
- Homelessness Strategy
- Non-Homeless Special Needs
- HOPWA Strategy
- Market Analysis
- Economic Development
- Anti-poverty Strategy
- Lead-based Paint Strategy

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?

The City of Denver OED regularly meets with the State of Colorado Division of Housing, the Housing Authority of the City and County of Denver, and the Colorado Housing Finance Authority to align funding priorities and coordinate affordable housing development within Denver. Furthermore, there are several divisions within the City and County of Denver that assist with development of goals and strategies to support residents and businesses of Denver.

Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

The City advertised the opportunities to participate in the 2018 Action Plan process to its wide network of nonprofit, private sector and government partners. In the summer of 2016, City also hosted a NOFA Public Meeting to gather input and solicit applications for 2017 and 2018 funding.

Other local/regional/state/federal planning efforts considered when preparing the Plan

<table>
<thead>
<tr>
<th>Name of Plan</th>
<th>Lead Organization</th>
<th>How do the goals of your Strategic Plan overlap with the goals of each plan?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Continuum of Care</td>
<td>Metro Denver Homeless Initiative</td>
<td>Point-in-Time count informed homeless data in Consolidated Plan and Denver's Road Home informed the homeless strategy.</td>
</tr>
<tr>
<td>Name of Plan</td>
<td>Lead Organization</td>
<td>How do the goals of your Strategic Plan overlap with the goals of each plan?</td>
</tr>
<tr>
<td>----------------------</td>
<td>--------------------------</td>
<td>---------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Denver Housing Authority</td>
<td>Denver Housing Authority</td>
<td>Collaboration with DHA helps guide our planning.</td>
</tr>
</tbody>
</table>

Table 3 – Other local / regional / federal planning efforts
AP-12 Participation

Summary of citizen participation process/Efforts made to broaden citizen participation:

Summarize citizen participation process and how it impacted goal-setting

In compliance with Federal regulations, the proposed FY 2018 Annual Action Plan was available for citizen review and comments a minimum of 30 days and proper notice was given for the public hearings. Information regarding the dates, times, and locations for the public hearings as well as anticipated program resources were published in an OED press release, a minimum of two weeks prior to the scheduled public hearings. The notice was also posted on the City’s website. All public notices included information regarding the accessibility to the meeting locations and instructions on obtaining interpreters for the deaf and translating services. Throughout the citizen participation process, public and private agencies were consulted and given opportunities to provide input and apply for funding. The City released a Request for Proposal (Notice of Funding Availability - NOFA) for the 2017 HUD funding in summer of 2016. That NOFA provided for a two-year application period and awarded funds for a one-year initial basis, with the potential to renew for a second year of services. Therefore, due to anticipated limitations in federal funding in 2018, the City decided to renew contracts awarded under the 2017 NOFA for the 2018 HUD funding year, per the NOFA. The activities selected were based on public input and inter-City departmental collaboration that seeks to sustain Denver neighborhoods, keeping with the goals of the City's six-year Consolidated Plan. Information about the public engagement process is sent to our NOFA recipient list, social media outlets and via OED’s website: www.denvergov.org/oed.
<table>
<thead>
<tr>
<th>Sort Order</th>
<th>Mode of Outreach</th>
<th>Target of Outreach</th>
<th>Summary of response/attendance</th>
<th>Summary of comments received</th>
<th>Summary of comments not accepted and reasons</th>
<th>URL (If applicable)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Public Meeting</td>
<td>Minorities</td>
<td>2 meetings were held May 10th and June 6th; the first meeting had limited attendance, and the second had several community members, Denver council representation, and non-profit community partners</td>
<td>Comments and questions are attached; all comments were accepted</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sort Order</td>
<td>Mode of Outreach</td>
<td>Target of Outreach</td>
<td>Summary of response/attendance</td>
<td>Summary of comments received</td>
<td>Summary of comments not accepted and reasons</td>
<td>URL (If applicable)</td>
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</tr>
<tr>
<td>2</td>
<td>NOFA Community Meeting 2016</td>
<td>Minorities, Non-English Speaking, Persons with disabilities, Non-targeted/broad community, Residents of Public and Assisted Housing, previous awardees of funds</td>
<td>Over 25 Non-Profit Organizations, Developers and Community Residents were in attendance; meeting was for NOFA covering 2017 and 2018 programs.</td>
<td>No direct comments received. Attendees wanted information about our NOFA process.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sort Order</td>
<td>Mode of Outreach</td>
<td>Target of Outreach</td>
<td>Summary of response/attendance</td>
<td>Summary of comments received</td>
<td>Summary of comments not accepted and reasons</td>
<td>URL (If applicable)</td>
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<td>---------------------------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>3</td>
<td>Internet Outreach/Website</td>
<td>Minorities</td>
<td>No comments received.</td>
<td>No comments received.</td>
<td></td>
<td><a href="http://www.denvergov.org/oeed">www.denvergov.org/oeed</a></td>
</tr>
<tr>
<td>Sort Order</td>
<td>Mode of Outreach</td>
<td>Target of Outreach</td>
<td>Summary of response/attendance</td>
<td>Summary of comments received</td>
<td>Summary of comments not accepted and reasons</td>
<td>URL (If applicable)</td>
</tr>
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<td>--------------------------------</td>
<td>-----------------------------</td>
<td>--------------------------------------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>4</td>
<td>Press Release</td>
<td>Minorities</td>
<td>No comments received.</td>
<td>No comments received.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Non-English Speaking - Specify other language: Spanish</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Persons with disabilities</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Non-targeted/broad community</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

Table 4 – Citizen Participation Outreach
AP-15 Expected Resources

Introduction

Entitlement grant resources totaling $12,667,269 are estimated during the next fiscal year (January 1, 2018 - December 31, 2018) for addressing obstacles to meet underserved needs, foster decent housing, provide improved neighborhoods, reduce the number of persons below the poverty line, provide increased access to capital for new and small businesses, create new job opportunities for low- and moderate-income persons, and enhance coordination between public and private agencies. The results of these activities will be reported in the Consolidated Annual Performance Evaluation Report to be published in March 2019.

Anticipated Resources

<table>
<thead>
<tr>
<th>Program</th>
<th>Source of Funds</th>
<th>Uses of Funds</th>
<th>Expected Amount Available Year 1</th>
<th>Expected Amount Available Remainder of ConPlan</th>
<th>Narrative Description</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Annual Allocation: $</td>
<td>Program Income: $</td>
<td>Prior Year Resources: $</td>
</tr>
<tr>
<td>CDBG</td>
<td>public - federal</td>
<td>Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services</td>
<td>6,859,369</td>
<td>2,500,000</td>
<td>0</td>
</tr>
<tr>
<td>Program</td>
<td>Source of Funds</td>
<td>Uses of Funds</td>
<td>Expected Amount Available Year 1</td>
<td>Expected Amount Available Remainder of ConPlan $</td>
<td>Narrative Description</td>
</tr>
<tr>
<td>---------</td>
<td>----------------</td>
<td>-------------------------------------------------------------------------------</td>
<td>---------------------------------</td>
<td>-----------------------------------------------</td>
<td>-----------------------</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Annual Allocation: $</td>
<td>Program Income: $</td>
<td>Prior Year Resources: $</td>
</tr>
<tr>
<td>HOME</td>
<td>public - federal</td>
<td>Acquisition, Homebuyer assistance, Homeowner rehab, Multifamily rental new construction, Multifamily rental rehab, New construction for ownership, TBRA</td>
<td>3,221,104</td>
<td>1,897,775</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Permanent housing in facilities, Permanent housing placement, Short term or transitional housing facilities, STRMU, Supportive services, TBRA</td>
<td>2,017,134</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>
Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | Expected Amount Available Remainder of ConPlan | Narrative Description
--- | --- | --- | --- | --- | ---
ESG | public - federal | Conversion and rehab for transitional housing, Financial Assistance, Overnight shelter, Rapid re-housing (rental assistance), Rental Assistance Services, Transitional housing | 569,662 | 0 | 569,662

Table 5 - Expected Resources – Priority Table

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

These funds (specifically, CDBG and HOME) will be leveraged by funds from a number of sources, including local government, philanthropy, private investments, and other programs. Historically, Denver has been able to leverage HUD-funds at a rate of 10:1 (minimum) within housing development and preservation projects and 4:1 for non-profit/neighborhood projects and business loans. These funds come to the developments and programs in several ways, through grants, low interest loans, and other investments/program support. In 2018, Denver has received Private Activity Bonds from the State of Colorado for a $27.6 million in annual volume cap. New this year, Denver is working to attract investments through the U.S. Treasury Opportunity Program.

Other federal funds, including: The Low-Income Housing Tax Credit (LIHTC), Community Services Block Grant funds (CSBG), Temporary Assistance for Needy Families (TANF), and a Lead Grant from the Office of Lead Hazard Control and Healthy Homes. Private resources will largely be generated through private public partnerships and foundations. The use of HOME and ESG funds carry match requirements from nonfederal sources. The required match contribution is 100 percent for ESG funds. To secure this match the City will utilize a local appropriation for

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OMB Control No: 2506-0117 (exp. 06/30/2018)
affordable housing (TABOR), nonprofits’ ability to secure funding from private foundations, fees earned from bond financing and the value, minus all encumbrances, of land or other real property not acquired from federal resources, and other allowable contributions.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City has not identified any publicly-owned land or property it may use to address the needs in the plan at this time.
## Goals Summary Information

<table>
<thead>
<tr>
<th>Sort Order</th>
<th>Goal Name</th>
<th>Start Year</th>
<th>End Year</th>
<th>Category</th>
<th>Geographic Area</th>
<th>Needs Addressed</th>
<th>Funding</th>
<th>Goal Outcome Indicator</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Expand housing and safe living environments</td>
<td>2013</td>
<td>2018</td>
<td>Affordable Housing</td>
<td></td>
<td>Affordable Housing Transit-oriented Development Density in residential units Housing to support Denver's Road Home Reduce barriers to fair housing choice Dispersed locations Large units</td>
<td>Public service activities other than Low/Moderate Income Housing Benefit: 5400 Households Assisted Homeowner Housing Rehabilitated: 45 Household Housing Unit Direct Financial Assistance to Homebuyers: 20 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 50 Households Assisted Rental units constructed: 8 units Homeowner housing added: 4 units</td>
<td></td>
</tr>
<tr>
<td>Sort Order</td>
<td>Goal Name</td>
<td>Start Year</td>
<td>End Year</td>
<td>Category</td>
<td>Geographic Area</td>
<td>Needs Addressed</td>
<td>Funding</td>
<td>Goal Outcome Indicator</td>
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<td>--------------------------------------------------------------------------------</td>
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<td>----------------------------------------</td>
</tr>
<tr>
<td>2</td>
<td>Help small businesses thrive</td>
<td>2013</td>
<td>2018</td>
<td>Non-Housing Community Development</td>
<td></td>
<td>Job opportunities for low income residents</td>
<td>Job opportunities for low income residents</td>
<td>Jobs created/retained: 65 Jobs</td>
</tr>
<tr>
<td>3</td>
<td>Increase number and quality of new businesses</td>
<td>2013</td>
<td>2018</td>
<td>Non-Housing Community Development</td>
<td></td>
<td>Job opportunities for low income residents</td>
<td>Job opportunities for low income residents</td>
<td>Businesses assisted: 60 Businesses Assisted</td>
</tr>
<tr>
<td>Sort Order</td>
<td>Goal Name</td>
<td>Start Year</td>
<td>End Year</td>
<td>Category</td>
<td>Geographic Area</td>
<td>Needs Addressed</td>
<td>Funding</td>
<td>Goal Outcome Indicator</td>
</tr>
<tr>
<td>-----------</td>
<td>-----------------------------------------------</td>
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<td>----------</td>
<td>---------------------------------</td>
<td>--------------------------------------------------------------------------------</td>
<td>---------------------------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------------------------------------</td>
<td>-------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>4</td>
<td>Invest strategically in neighborhoods</td>
<td>2013</td>
<td>2018</td>
<td>Affordable Housing</td>
<td>Affordable Housing Non-Housing Community Development</td>
<td>Affordable Housing Transit-oriented Development Density in residential units Reduce barriers to fair housing choice Job opportunities for low income residents Neighborhood Support Services Business Support and Growth Neighborhood Improvements Public Facility Improvements</td>
<td>Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 15,000 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 9,670 Persons Assisted</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Assist homeless and at-risk of homelessness</td>
<td>2013</td>
<td>2018</td>
<td>Affordable Housing</td>
<td>Affordable Housing Homeless</td>
<td>Affordable Housing Housing to support Denver's Road Home Reduce barriers to fair housing choice Special populations</td>
<td>Homelessness Prevention: 2,500 Persons Assisted</td>
<td></td>
</tr>
<tr>
<td>Sort Order</td>
<td>Goal Name</td>
<td>Start Year</td>
<td>End Year</td>
<td>Category</td>
<td>Geographic Area</td>
<td>Needs Addressed</td>
<td>Funding</td>
<td>Goal Outcome Indicator</td>
</tr>
<tr>
<td>------------</td>
<td>-----------------------------------------------</td>
<td>------------</td>
<td>----------</td>
<td>---------------------------------</td>
<td>-----------------------------------------------------------------------------------------------------</td>
<td>------------------------------------------------------------------------------------------------------</td>
<td>-----------------------------------------------------------------------------------------------------</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Assist special needs populations</td>
<td>2013</td>
<td>2018</td>
<td>Affordable Housing</td>
<td>Transit-oriented Development, Housing to support Denver’s Road Home, Reduce barriers to fair housing choice, Support Services</td>
<td>Affordable Housing, Affordable Housing, Affordable Housing, Affordable Housing</td>
<td>Homeowner housing rehabilitated: 22 housing units, Other: 500 Other</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Non-Homeless Special Needs</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Assist persons living with HIV/AIDS</td>
<td>2013</td>
<td>2018</td>
<td>Affordable Housing</td>
<td></td>
<td>Special populations</td>
<td>Homelessness prevention: 80 persons assisted, Tenant-based rental assistance: 100 households/housing units assisted</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Non-Homeless Special Needs</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 6 – Goals Summary

Annual Action Plan
2018
## Goal Descriptions

<table>
<thead>
<tr>
<th></th>
<th>Goal Name</th>
<th>Goal Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Expand housing and safe living environments</td>
<td>Programs to support For Sale and Rental housing development projects and homeownership assistance to low to moderate income residents.</td>
</tr>
<tr>
<td>2</td>
<td>Help small businesses thrive</td>
<td>Programs to support small businesses to succeed in a growing economy. Programs will provide small businesses with technical assistance to thrive.</td>
</tr>
<tr>
<td>3</td>
<td>Increase number and quality of new businesses</td>
<td>Funds for this goal will support the creation and expansion of small businesses, resulting in new job opportunities.</td>
</tr>
<tr>
<td>4</td>
<td>Invest strategically in neighborhoods</td>
<td>Funds for these goals will come from the Neighborhood Programs; Facility and Improvements, Neighborhood Improvements and Public Services.</td>
</tr>
<tr>
<td>5</td>
<td>Assist homeless and at-risk of homelessness</td>
<td>Funds for this goal will come from the Emergency Solutions Grant and will support prevention services for persons who are homeless or at-risk of homelessness.</td>
</tr>
<tr>
<td>6</td>
<td>Assist special needs populations</td>
<td>Programs will be developed to support special populations such as youth, disabled and seniors. All programs will have some focus on special needs.</td>
</tr>
<tr>
<td>7</td>
<td>Assist persons living with HIV/AIDS</td>
<td>Programs will support persons living with HIV/AIDS with housing and supportive services.</td>
</tr>
</tbody>
</table>
AP-35 Projects

Introduction

Below is a summary of the eligible projects that will take place during the program year that address the City's priority needs. Specific objectives are detailed in the individual project descriptions below.

The following are programs that Denver intends to fund for the program year 2018.

Projects

<table>
<thead>
<tr>
<th>#</th>
<th>Project Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Administration-CDBG, HOME, HOPWA, Section 108</td>
</tr>
<tr>
<td>2</td>
<td>Single Family/Emergency Rehabilitation</td>
</tr>
<tr>
<td>3</td>
<td>Land Trust Acquisition and Rehabilitation</td>
</tr>
<tr>
<td>4</td>
<td>Homeowner Assistance Programs</td>
</tr>
<tr>
<td>5</td>
<td>Housing Support</td>
</tr>
<tr>
<td>6</td>
<td>For-Sale Development and Preservation</td>
</tr>
<tr>
<td>7</td>
<td>Rental Housing Development and Preservation</td>
</tr>
<tr>
<td>8</td>
<td>Community Housing Development Organization-Set Aside</td>
</tr>
<tr>
<td>9</td>
<td>Community Housing Development Organization-Core Operation</td>
</tr>
<tr>
<td>10</td>
<td>Tenant Based Rental Assistance</td>
</tr>
<tr>
<td>11</td>
<td>Housing Access and Modification</td>
</tr>
<tr>
<td>12</td>
<td>Neighborhood Business Revitalization</td>
</tr>
<tr>
<td>13</td>
<td>Revolving Loan Fund</td>
</tr>
<tr>
<td>14</td>
<td>Economic Development Initiative</td>
</tr>
<tr>
<td>15</td>
<td>Reserved for New Projects</td>
</tr>
<tr>
<td>16</td>
<td>Neighborhood Improvements</td>
</tr>
<tr>
<td>17</td>
<td>Neighborhood Facilities &amp; Improvements</td>
</tr>
<tr>
<td>18</td>
<td>Neighborhood Support</td>
</tr>
<tr>
<td>19</td>
<td>Reserved for new projects</td>
</tr>
<tr>
<td>20</td>
<td>2018 - 2021 City of Denver COH18F001 (Denver Colorado Health Network)</td>
</tr>
<tr>
<td>21</td>
<td>2018 - 2021 City of Denver COH18F001 (The Empowerment Program)</td>
</tr>
<tr>
<td>22</td>
<td>2018 - 2021 City of Denver COH18F001 (Visiting Nurse Association)</td>
</tr>
<tr>
<td>23</td>
<td>HESG Homeless Prevention 2018</td>
</tr>
</tbody>
</table>

Table 7 - Project Information

Annual Action Plan
2018
Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

In preparation for the City’s annual budgeting process, as well as through the public process for federal funds, we identify the key issues facing Denver’s neighborhoods and low/moderate income residents. During the past two years, we have also extended our public outreach to understand the specific needs and issues facing our residents with regard to access to safe, affordable housing.

This outreach has indicated a strong need for affordable and very affordable housing, along with the persistent need for homeless and housing with supportive services. Additionally, we have identified continuing stress on Denver’s non-profits ability to consistently serve residents in need.

Denver OED researched and published, the *Gentrification Study: Strategies to Mitigate Involuntary Displacement* (February 2016). The study pointed out several actions or programs which could help mitigate the impacts of private and public investment on low/mod income individuals and families in our neighborhoods. These programs and strategies include focusing on job opportunity, non-profit and educational access, and working toward meeting the gap in of safe, affordable housing in Denver.

One of the greatest barriers to addressing many of the program and strategic challenges is lack of access to funding and resources. Focused, along with higher amounts of, funding is required to help address some of the unmet needed and gaps - in programming, staffing, operations and development. Community Development Block Grant fund have declined nationally and locally. The most flexible and largest of the four federal funds, CDBG, has seen its budget both federally and locally decline nearly 18% since 2001. This is severely affecting Denver’s ability to assist those populations most in need. Producing housing for the lowest income renters and populations with special needs particularly requires very deep subsidies. Denver is increasing our local funds, especially to address the housing gap, but this increase alone cannot meet the growing gap of resources to need.

Please see the chart below for a comprehensive look at the 2018 Projects. Due to text constraints in the HUD-provided table, the City has added this additional chart for information.
### AP-38 Project Summary

#### Project Summary Information

<table>
<thead>
<tr>
<th></th>
<th>Project Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Administration-CDBG, HOME, HOPWA, Section 108</td>
<td>To provide administration cost to carry out CDBG ($2,057,810), HOME ($322,110), and HOPWA ($60,514) eligible activities</td>
</tr>
</tbody>
</table>

#### Needs Addressed
- Affordable Housing
- Transit-oriented Development
- Density in residential units
- Housing to support Denver's Road Home
- Reduce barriers to fair housing choice
- Job opportunities for low income residents
- Special populations
- Dispersed locations
- Large units
- Neighborhood Support Services
- Business Support and Growth
- Neighborhood Improvements
- Public Facility Improvements

#### Target Date

Estimate the number and type of families that will benefit from the proposed activities

#### Location Description

Planned Activities

<table>
<thead>
<tr>
<th></th>
<th>Project Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Single Family/Emergency Rehabilitation</td>
<td></td>
</tr>
<tr>
<td><strong>Goals Supported</strong></td>
<td>Expand housing and safe living environments</td>
<td></td>
</tr>
<tr>
<td>---------------------</td>
<td>---------------------------------------------</td>
<td></td>
</tr>
<tr>
<td><strong>Needs Addressed</strong></td>
<td>Affordable Housing</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Reduce barriers to fair housing choice</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Special populations</td>
<td></td>
</tr>
<tr>
<td><strong>Funding</strong></td>
<td>CDBG: $250,000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>HOME: $500,000</td>
<td></td>
</tr>
<tr>
<td><strong>Description</strong></td>
<td>To provide low to moderate income homeowners with funds to rehabilitate their homes with needed repairs.</td>
<td></td>
</tr>
<tr>
<td><strong>Target Date</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Estimate the number and type of families that will benefit from the proposed activities</strong></td>
<td>46 households</td>
<td></td>
</tr>
</tbody>
</table>

**Location Description**

**Planned Activities**

3

<table>
<thead>
<tr>
<th><strong>Project Name</strong></th>
<th>Land Trust Acquisition and Rehabilitation</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Target Area</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Goals Supported</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Needs Addressed</strong></td>
<td>:</td>
</tr>
<tr>
<td><strong>Funding</strong></td>
<td>:</td>
</tr>
<tr>
<td><strong>Description</strong></td>
<td>At this time, this project may not be funded in 2018 but the City would like to keep this project in the case a project is initiated.</td>
</tr>
<tr>
<td><strong>Target Date</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Estimate the number and type of families that will benefit from the proposed activities</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Location Description</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Planned Activities</strong></td>
<td></td>
</tr>
</tbody>
</table>

4

<table>
<thead>
<tr>
<th><strong>Project Name</strong></th>
<th>Homeowner Assistance Programs</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Target Area</strong></td>
<td></td>
</tr>
<tr>
<td>Goals Supported</td>
<td>Expand housing and safe living environments</td>
</tr>
<tr>
<td>-----------------</td>
<td>---------------------------------------------</td>
</tr>
<tr>
<td>Needs Addressed</td>
<td>Affordable Housing&lt;br&gt;Transit-oriented Development&lt;br&gt;Density in residential units&lt;br&gt;Reduce barriers to fair housing choice&lt;br&gt;Dispersed locations&lt;br&gt;Large units</td>
</tr>
<tr>
<td>Funding</td>
<td>CDBG: $200,000</td>
</tr>
<tr>
<td>Description</td>
<td>Provide down payment assistance to low - moderate income residents in Denver.</td>
</tr>
<tr>
<td>Target Date</td>
<td>Estimate the number and type of families that will benefit from the proposed activities&lt;br&gt;20 households</td>
</tr>
<tr>
<td>Location Description</td>
<td></td>
</tr>
<tr>
<td>Planned Activities</td>
<td>Provide down payment assistance to low - moderate income residents in Denver.</td>
</tr>
<tr>
<td>5</td>
<td>Project Name</td>
</tr>
<tr>
<td></td>
<td>Target Area</td>
</tr>
<tr>
<td></td>
<td>Goals Supported</td>
</tr>
<tr>
<td></td>
<td>Needs Addressed</td>
</tr>
<tr>
<td></td>
<td>Funding</td>
</tr>
<tr>
<td></td>
<td>Description</td>
</tr>
<tr>
<td></td>
<td>Target Date</td>
</tr>
<tr>
<td>Estimate the number and type of families that will benefit from the proposed activities</td>
<td>5,400 individuals and households</td>
</tr>
<tr>
<td>-------------------------------</td>
<td>---------------------------------</td>
</tr>
<tr>
<td>Planned Activities</td>
<td>Location Description</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>6</th>
<th>Project Name</th>
<th>For-Sale Development and Preservation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Target Area</td>
<td>Goals Supported</td>
<td>Expand housing and safe living environments</td>
</tr>
<tr>
<td>Needs Addressed</td>
<td>Funding</td>
<td></td>
</tr>
<tr>
<td>Description</td>
<td>Currently the City does not anticipate funding for-sale development and preservation with federal funds outside of CHDO set-aside projects, however it would like to keep this project open in the event additional projects arise.</td>
<td></td>
</tr>
<tr>
<td>Target Date</td>
<td>Estimate the number and type of families that will benefit from the proposed activities</td>
<td>4 housing units (from previous year contracts)</td>
</tr>
<tr>
<td>Location Description</td>
<td>Planned Activities</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>7</th>
<th>Project Name</th>
<th>Rental Housing Development and Preservation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Target Area</td>
<td>Goals Supported</td>
<td>Expand housing and safe living environments</td>
</tr>
<tr>
<td>Needs Addressed</td>
<td>Funding</td>
<td>HOME: $800,000</td>
</tr>
<tr>
<td>Description</td>
<td>To provide funds for the development of new affordable rental housing for low to moderate income residents.</td>
<td></td>
</tr>
<tr>
<td>Target Date</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Estimate the number and type of families that will benefit from the proposed activities</td>
<td>8 housing units (from previous year contracts)</td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td></td>
</tr>
<tr>
<td>Location Description</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Planned Activities</td>
<td>Provide gap financing for the development of affordable rental units of which 51% of renters will be of low to moderate income.</td>
<td></td>
</tr>
<tr>
<td><strong>Project Name</strong></td>
<td>Community Housing Development Organization-Set Aside</td>
<td></td>
</tr>
<tr>
<td><strong>Target Area</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Goals Supported</strong></td>
<td>Expand housing and safe living environments</td>
<td></td>
</tr>
<tr>
<td><strong>Needs Addressed</strong></td>
<td>Affordable Housing</td>
<td></td>
</tr>
<tr>
<td><strong>Funding</strong></td>
<td>HOME: $479,000</td>
<td></td>
</tr>
<tr>
<td><strong>Description</strong></td>
<td>To provide funding to certified CHDO organizations for the development of affordable housing.</td>
<td></td>
</tr>
<tr>
<td><strong>Target Date</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Estimate the number and type of families that will benefit from the proposed activities</td>
<td>2 units in 2019 (n/a for 2018)</td>
<td></td>
</tr>
<tr>
<td>Location Description</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Planned Activities</td>
<td>These funds are required to be set aside for CHDO developments. Outcome goals are for 2019. At this time, the City does not have any additional CHDO Set-Aside development contracts in the pipeline that will create units in 2018, however once a CHDO development becomes available these funds will be allocated to the project/activity. Denver is confident that current CHDO's will meet the requirements.</td>
<td></td>
</tr>
<tr>
<td><strong>Project Name</strong></td>
<td>Community Housing Development Organization-Core Operation</td>
<td></td>
</tr>
<tr>
<td><strong>Target Area</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Goals Supported</strong></td>
<td>Expand housing and safe living environments</td>
<td></td>
</tr>
<tr>
<td><strong>Needs Addressed</strong></td>
<td>Affordable Housing</td>
<td></td>
</tr>
<tr>
<td><strong>Funding</strong></td>
<td>HOME: $50,000</td>
<td></td>
</tr>
<tr>
<td><strong>Description</strong></td>
<td>To provide certified CHDO's with administration funds to carryout development projects.</td>
<td></td>
</tr>
<tr>
<td><strong>Target Date</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Estimate the number and type of families that will benefit from the proposed activities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Location Description</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Planned Activities</strong></td>
<td>To provide certified CHDO's with administration funds to carryout development projects.</td>
<td></td>
</tr>
</tbody>
</table>

| **10** | |
| **Project Name** | Tenant Based Rental Assistance |
| **Target Area** | |
| **Goals Supported** | Expand housing and safe living environments |
| **Needs Addressed** | Affordable Housing  
Housing to support Denver's Road Home  
Reduce barriers to fair housing choice  
Special populations |
| **Funding** | HOME: $500,000 |
| **Description** | To provide TBRA vouchers to low income residents of Denver. |
| **Target Date** | |
| **Estimate the number and type of families that will benefit from the proposed activities** | 50 households |
| **Location Description** | |
| **Planned Activities** | Provide TBRA to eligible residents of Denver. |

| **11** | |
| **Project Name** | Housing Access and Modification |
| **Target Area** | |
| **Goals Supported** | Assist special needs populations |
| Needs Addressed | Affordable Housing  
|                 | Housing to support Denver’s Road Home  
|                 | Reduce barriers to fair housing choice  
<p>|                 | Special populations |
| Funding | CDBG: $200,000 |
| Description | To provide low to moderate income disabled and elderly residents to modify their homes for accessibility. |
| Target Date |  |
| Estimate the number and type of families that will benefit from the proposed activities | 22 households |
| Location Description |  |
| Planned Activities | To provide low to moderate income disabled and elderly residents to modify their homes for accessibility. |
| 12 | Project Name | Neighborhood Business Revitalization |
| Target Area |  |
| Goals Supported | Help small businesses thrive |
| Needs Addressed | Business Support and Growth |
| Funding | CDBG: $500,000 |
| Description | To provide businesses with loans for the expansion or start up. As a result, jobs will be either created or retained. |
| Target Date |  |
| Estimate the number and type of families that will benefit from the proposed activities | 14 jobs |
| Location Description |  |
| Planned Activities | Provide loans to small businesses. The business owner has up to 24 months from the loan closing to meet the job creation requirements set forth in the contract. |</p>
<table>
<thead>
<tr>
<th>Project Name</th>
<th>Revolving Loan Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Target Area</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Goals Supported</strong></td>
<td>Help small businesses thrive</td>
</tr>
<tr>
<td><strong>Needs Addressed</strong></td>
<td>Job opportunities for low income residents</td>
</tr>
<tr>
<td><strong>Funding</strong></td>
<td>CDBG: $2,000,000</td>
</tr>
<tr>
<td><strong>Description</strong></td>
<td>To provide businesses with funds for startup or expansion that will result in the creation or retention of jobs.</td>
</tr>
<tr>
<td><strong>Target Date</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Estimate the number and type of families that will benefit from the proposed activities</strong></td>
<td>57 jobs</td>
</tr>
<tr>
<td><strong>Location Description</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Planned Activities</strong></td>
<td>To provide loans to businesses for the creation/retention of jobs. Business owners will have up to 24 months from the close date of the loan to meet the job requirements outlined in the contract.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Project Name</th>
<th>Economic Development Initiative</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Target Area</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Goals Supported</strong></td>
<td>Increase number and quality of new businesses</td>
</tr>
<tr>
<td><strong>Needs Addressed</strong></td>
<td>Business Support and Growth</td>
</tr>
<tr>
<td><strong>Funding</strong></td>
<td>CDBG: $375,000</td>
</tr>
<tr>
<td><strong>Description</strong></td>
<td>To provide Business Support Offices and Business Improvement Districts with funds to assist local businesses with technical assistance.</td>
</tr>
<tr>
<td><strong>Target Date</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Estimate the number and type of families that will benefit from the proposed activities</strong></td>
<td>260 new and existing businesses</td>
</tr>
<tr>
<td><strong>Location Description</strong></td>
<td></td>
</tr>
<tr>
<td>Planned Activities</td>
<td>To provide Business Support Offices and Business Improvement Districts with funds to assist local businesses with technical assistance</td>
</tr>
<tr>
<td>---------------------</td>
<td>--------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td><strong>15</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Project Name</strong></td>
<td>Reserved for New Projects</td>
</tr>
<tr>
<td><strong>Target Area</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Goals Supported</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Needs Addressed</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Funding</strong></td>
<td>:</td>
</tr>
<tr>
<td><strong>Description</strong></td>
<td>This is a placeholder if the City funds a new project not currently listed in the 2018 Action Plan</td>
</tr>
<tr>
<td><strong>Target Date</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Estimate the number and type of families that will benefit from the proposed activities</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Location Description</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Planned Activities</strong></td>
<td></td>
</tr>
<tr>
<td><strong>16</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Project Name</strong></td>
<td>Neighborhood Improvements</td>
</tr>
<tr>
<td><strong>Target Area</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Goals Supported</strong></td>
<td>Invest strategically in neighborhoods</td>
</tr>
<tr>
<td><strong>Needs Addressed</strong></td>
<td>Neighborhood Improvements</td>
</tr>
<tr>
<td><strong>Funding</strong></td>
<td>CDBG: $520,000</td>
</tr>
<tr>
<td><strong>Description</strong></td>
<td>To provide funds for neighborhood improvement projects</td>
</tr>
<tr>
<td><strong>Target Date</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Estimate the number and type of families that will benefit from the proposed activities</strong></td>
<td>5 Public Facilities/ 5,000 People</td>
</tr>
<tr>
<td><strong>Location Description</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Planned Activities</strong></td>
<td>To improve parks and open space, street or other neighborhood improvements.</td>
</tr>
<tr>
<td><strong>Project Name</strong></td>
<td>Neighborhood Facilities &amp; Improvements</td>
</tr>
<tr>
<td>17</td>
<td><strong>Target Area</strong></td>
</tr>
<tr>
<td>---</td>
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</tr>
<tr>
<td><strong>Goals Supported</strong></td>
<td>Invest strategically in neighborhoods</td>
</tr>
<tr>
<td><strong>Needs Addressed</strong></td>
<td>Public Facility Improvements</td>
</tr>
<tr>
<td><strong>Funding</strong></td>
<td>CDBG: $500,000</td>
</tr>
<tr>
<td><strong>Description</strong></td>
<td>To provide Denver non-profit/neighborhood facilities with funds for the rehabilitation of their facility.</td>
</tr>
<tr>
<td><strong>Target Date</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Estimate the number and type of families that will benefit from the proposed activities</strong></td>
<td>2 Public Facilities/ 15,000 People</td>
</tr>
<tr>
<td><strong>Location Description</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Planned Activities</strong></td>
<td>To provide Denver non-profit/neighborhood facilities with funds for the rehabilitation of their facility.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>18</th>
<th><strong>Project Name</strong></th>
<th>Neighborhood Support</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Target Area</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Goals Supported</strong></td>
<td>Invest strategically in neighborhoods</td>
<td></td>
</tr>
<tr>
<td><strong>Needs Addressed</strong></td>
<td>Neighborhood Support Services</td>
<td></td>
</tr>
<tr>
<td><strong>Funding</strong></td>
<td>CDBG: $730,000</td>
<td></td>
</tr>
<tr>
<td><strong>Description</strong></td>
<td>To provide non-profit organizations with funds to administer public service contracts that support low to moderate income residents of Denver.</td>
<td></td>
</tr>
<tr>
<td><strong>Target Date</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Estimate the number and type of families that will benefit from the proposed activities</strong></td>
<td>9,670 persons assisted</td>
<td></td>
</tr>
<tr>
<td><strong>Location Description</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Planned Activities</strong></td>
<td>To provide non-profit organizations with funds to administer public service contracts that support low to moderate income residents of Denver.</td>
<td></td>
</tr>
<tr>
<td><strong>Project Name</strong></td>
<td>Reserved for new projects</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Target Area</td>
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<tr>
<td></td>
<td>Goals Supported</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Needs Addressed</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Funding</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Description</td>
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<tr>
<td></td>
<td>Target Date</td>
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<tr>
<td></td>
<td>Estimate the number and type of families that will benefit from the proposed activities</td>
<td></td>
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<tr>
<td></td>
<td>Location Description</td>
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<tr>
<td></td>
<td>Planned Activities</td>
<td></td>
</tr>
<tr>
<td>19</td>
<td></td>
<td></td>
</tr>
<tr>
<td>20</td>
<td><strong>Project Name</strong></td>
<td>2018 - 2021 City of Denver COH18F001 (Denver Colorado Health Network)</td>
</tr>
<tr>
<td></td>
<td><strong>Target Area</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Goals Supported</strong></td>
<td>Assist persons living with HIV/AIDS</td>
</tr>
</tbody>
</table>
|   | **Needs Addressed** | Affordable Housing  
Reduce barriers to fair housing choice  
Special populations |
|   | **Funding** | HOPWA: $1,335,575 |
|   | **Description** | To provide DCAP with funds to administer programs for persons with HIV/AIDS |
|   | **Target Date** |  |
|   | **Estimate the number and type of families that will benefit from the proposed activities** | 1,200 persons assisted  
180 households assisted |
<p>|   | <strong>Location Description</strong> |  |
|   | <strong>Planned Activities</strong> | Supportive Services, STMRU, TBRA, PHP. Project Sponsor Administration allowed for CAP is $93,490. The amount per CAP’s contract for 2018 is $62,053. |</p>
<table>
<thead>
<tr>
<th></th>
<th>Project Name</th>
<th>2018 - 2021 City of Denver COH18F001 (The Empowerment Program)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Target Area</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Goals Supported</td>
<td>Assist persons living with HIV/AIDS</td>
</tr>
<tr>
<td></td>
<td>Needs Addressed</td>
<td>Reduce barriers to fair housing choice</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Special populations</td>
</tr>
<tr>
<td></td>
<td>Funding</td>
<td>HOPWA: $70,000</td>
</tr>
<tr>
<td></td>
<td>Description</td>
<td>To provide funds for supportive services for persons living with HIV/AIDS</td>
</tr>
<tr>
<td></td>
<td>Target Date</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Estimate the number and type of families that will benefit from the proposed activities</td>
<td>56 persons assisted</td>
</tr>
<tr>
<td></td>
<td>Location Description</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Planned Activities</td>
<td>Supportive Services</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Project Name</td>
<td>2018 - 2021 City of Denver COH18F001 (Visiting Nurse Association)</td>
</tr>
<tr>
<td></td>
<td>Target Area</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Goals Supported</td>
<td>Assist persons living with HIV/AIDS</td>
</tr>
<tr>
<td></td>
<td>Needs Addressed</td>
<td>Reduce barriers to fair housing choice</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Special populations</td>
</tr>
<tr>
<td></td>
<td>Funding</td>
<td>HOPWA: $165,500</td>
</tr>
<tr>
<td></td>
<td>Description</td>
<td>To provide funds for supportive services for persons with HIV/AIDS</td>
</tr>
<tr>
<td></td>
<td>Target Date</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Estimate the number and type of families that will benefit from the proposed activities</td>
<td>185 persons assisted</td>
</tr>
<tr>
<td></td>
<td>Location Description</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Planned Activities</td>
<td>Supportive Services.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Project Name</td>
<td>HESG Homeless Prevention 2018</td>
</tr>
<tr>
<td></td>
<td>Target Area</td>
<td></td>
</tr>
<tr>
<td><strong>Goals Supported</strong></td>
<td>Assist homeless and at-risk of homelessness</td>
<td></td>
</tr>
<tr>
<td>---------------------</td>
<td>--------------------------------------------</td>
<td></td>
</tr>
<tr>
<td><strong>Needs Addressed</strong></td>
<td>Special populations</td>
<td></td>
</tr>
<tr>
<td><strong>Funding</strong></td>
<td>HESG: $356,250</td>
<td></td>
</tr>
<tr>
<td><strong>Description</strong></td>
<td>To provide services related to homeless assistance and preventing homelessness for residents of Denver, including rapid rehousing support.</td>
<td></td>
</tr>
</tbody>
</table>

**Target Date**
- Estimate the number and type of families that will benefit from the proposed activities:
  - 10,000 individuals
  - 80 households

**Location Description**

**Planned Activities**
AP-50 Geographic Distribution

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Denver, and the metro region, has invested significantly in increasing transportation mobility and community access. While this accessibility serves persons and households of all income levels, low and moderate-income households can still experience limited access to a variety of services and amenities in their neighborhood and community. Further; existing areas where safe, affordable market provided housing is concentrated in a few neighborhoods. Denver is seeking to expand the locations of safe, affordable housing throughout the city, but specific service needs and gaps are still concentrated.

In 2014, Denver completed a Community Needs Assessment on specific known neighborhoods of need, including: Westwood, Sun Valley, Globeville, Elyria, Swansea, North East Parkhill and Montbello. In 2016 and through additional analysis since, our review has expanded the number of neighborhoods of need further. Additional neighborhoods include Clayton, East Colfax, West Colfax, and the central west side neighborhoods.

Geographic Distribution

<table>
<thead>
<tr>
<th>Target Area</th>
<th>Percentage of Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

In 2014, OED conducted a community needs assessment to ensure community and neighborhood development needs are being accurately addressed with City funding. In 2016, OED began working on anti-displacement strategies to help neighborhoods from the mitigating effects of gentrification. Through these analyses, OED has identified that resources need to be geared towards these neighborhoods. Although as specific amount of funds will not be directed solely to these neighborhoods, priority consideration will be given to activities and programs that serve those neighborhoods. OED has deployed strategies to help make greater impacts for Denver’s underserved neighborhoods – though leveraged and partner investments. This information and priorities is being
updated currently both through analysis and outreach efforts.

**Discussion**

Please see map below for identified neighborhoods.
**AP-55 Affordable Housing**

**Introduction**

Affordable housing is critical to Denver’s success. Today over 100,000 more people live here than in 2000, with as many as 100,000 more people anticipated to move here over the next decade. Yet housing stock has not kept pace with community needs. The gap is troubling: home prices are strong and growing, which is generally good news for a City’s economy, but prices make housing difficult to afford for many. Mayor Hancock’s 2013 challenge to create, rehab or preserve at least 3,000 affordable units in five years has been met in four years by the work of the City with strategic collaboration with cross-sector partnerships. Yet additional housing needs exist and the City is continuing to work on this priority.

The Denver 2013-2018 Consolidated Plan identifies priorities that are intended to address affordable housing needs in Denver. The priority needs and objectives were developed based on the findings from both quantitative research (Housing Market Analysis) and qualitative research (public meetings, citizen survey and stakeholder meetings). The priority housing needs were determined based on the number of households who were cost-burdened, living in substandard and overcrowded conditions, and/or who could not afford homeownership.

In 2018, Denver will undertake several activities to address a wide range of housing needs including affordable rental and for-sale housing development; public housing; homelessness and homelessness prevention; special needs housing, particularly for seniors and those with Severe and Persistent Mental Illness (SPMI); housing needs of those with AIDS/HIV; and neighborhood stabilization efforts including foreclosure prevention, intervention, and stabilization.

<table>
<thead>
<tr>
<th>One Year Goals for the Number of Households to be Supported</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeless</td>
</tr>
<tr>
<td>Non-Homeless</td>
</tr>
<tr>
<td>Special-Needs</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

Table 9 - One Year Goals for Affordable Housing by Support Requirement

<table>
<thead>
<tr>
<th>One Year Goals for the Number of Households Supported Through</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rental Assistance</td>
</tr>
<tr>
<td>The Production of New Units</td>
</tr>
<tr>
<td>Rehab of Existing Units</td>
</tr>
<tr>
<td>Acquisition of Existing Units</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

Table 10 - One Year Goals for Affordable Housing by Support Type
Discussion

The one-year goals are based on completion of activities including both federal and non-federal funding. New funding with current year entitlement is less likely to produce units during the year due to complex pre- and post-development schedules. The Special-Needs category is a representation of our HOPWA Program (280) and our Rental Housing and Access Modification Program (22).
Introduction

The mission of the Housing Authority of the City and County of Denver (DHA) is: “To serve the residents of Denver by developing, owning, and operating safe, decent and affordable housing in a manner that promotes thriving communities.” DHA has a portfolio of over 5,300 Public Housing, Section 8, and Workforce rental units and administers over 6,800 Housing Choice Vouchers, making it the largest housing authority in the Rocky Mountain Region.

Additionally, DHA continues to demonstrate its capacity as a master developer through its successful implementation of neighborhood revitalization/affordable/mixed-income developments such as Choice Neighborhoods Planning for Sun Valley Transformation Initiative, West Denver Renaissance, Mariposa District, Benedict Park Place and Curtis Park HOPE VI redevelopment and partnerships with the City, financial institutions, private/non-profit housing organizations and the community.

DHA is a high-performing housing authority under HUD PHAS/SEMAP scoring system, and recognized nationally for its proven resident and community services programming (RCS). The mission of DHA/RCS is to improve the quality of life for all DHA residents and neighboring communities by providing core services in self-sufficiency, aging in place for the senior and disabled population, community building, and youth programming.

Through its annual agency plans, DHA solicits and incorporates comments from citizens, including residents of public housing. DHA’s Resident Council Board (RCB) plays an influential role in guiding agency programs.

Actions planned during the next year to address the needs to public housing

Transform public housing in Denver - DHA continues with its ambitious plan to transform public housing in Denver, creating vibrant living environments, sustainable, mixed-income communities of choice. DHA vibrant communities will be designed to encourage healthy living choices through purposeful design and programming.

Sun Valley Eco District is a multi-million dollar community transformation initiative. SVED leveraged a $30M HUD Choice Neighborhood Implementation (CNI) grant for the replacement of its obsolete Sun Valley Homes (333 public housing units) and planned increased density of 750 mixed-income rental units, economic and community revitalization programs. The SVED community driven master plan is rooted in six “Grow Principles”. They are: Youth + Education, Food, Opportunity, Intentional Housing, Connections + Open Space, and Sustainable Infrastructure.

DHA and Volunteers of America (VOA) are partners in new construction of Lowry Family Apartments
consisting of 72 affordable units of which 20 are set aside for homeless.

DHA’s HUD-approved designated housing plans enables various public housing mid-and high rise apartment buildings to meet the special housing needs of DHA seniors and well as non-elderly disabled. This is includes the planned redevelopment of Platte Valley Apartments new construction of an 18-unit senior/disabled building, redevelopment of six of the nine existing buildings onsite to preserve 48 family units and add two more, and homeownership on seventeen lots for DHA program, and Vida at Sloan’s Lake focusing new development in mixed income communities in transit corridors and expanding supportive housing options with 125 senior and non-elderly disabled units as well as an on-site health clinic.

DHA has broken ground on its new central office located in the Mariposa District, on land owned by DHA just north of the 10th & Osage light rail station in the mist of the Mariposa District. The new central office will allow for greater economic efficiencies in providing public housing services, and it will also focus on creating a collaborative incubator and innovations space for non-profit and mission orientated businesses. The goals for the collaborative space is to: maximized space for community benefit; ensure reliable economic returns, and become a hub for innovative organizations. This includes the DHA Youth Employment Academy who is currently working on the design of the Mercado at 10th & Osage.

West Denver Renaissance Collaborative is a collective impact organization in partnership with OED serving nine neighborhoods: Athmar Park, Barnum, Barnum West, La Alma/Lincoln Park, Sun Valley, Valvarde, Villa Park, West Colfax, and Westwood. All of the WDRC neighborhoods have public housing, including row-type family housing, mid-rise and high-rise buildings, and dispersed housing. The initiatives will help preserve, expand, or create DHA’s public housing. WDRC objectives include, but are not limited to: leveraging existing assets (i.e., Accessory dwelling units, etc.); identifying integration strategies/ investments, etc.; supporting upward mobility in place; reducing displacement; and growing local capacity, expertise and leadership.

Additionally DHA is working with the City to seek federal Opportunity Zone Designation for Sun Valley and West Denver.

The DHA community revitalization initiatives are mixed financed projects with private and public funding including HUD HOPE VI funds, CHFA LIHTC, NMTC, local and state funding, including Platte Valley and Vida. These initiatives are also incorporating LEED NC Gold & Enterprise Green Communities and TOD communities principles.

**Actions to encourage public housing residents to become more involved in management and participate in homeownership**

DHA Workforce Development and Community Initiatives: Denver Housing Authority’s Education and Employment Services program provides low- to moderate-income individuals in the Denver
Metropolitan Area with relevant training and support in demand-driven industries and to facilitate the achievement of a self-sufficient wage. The program includes DHA Section 3 and DURA Employment programs, Academies to Work, and the Youth Employment Academy (YEA).

DHA continues to successfully implement its nationally recognized DHA Homeownership Program which is a HUD-approved Counseling Agency providing educational programming and financial classes to its participants. The program includes homeownership (HO) and financial assessments, goal setting, money management, budgeting, reducing debts, financial fitness, credit repair, savings, homebuyer’s club, incentive plus classes and home buying resources. The resources can include: loans with reduced interest rate, second mortgages, down payment assistance, closing costs assistance, matching saving account and FSS escrow account. To date 201 DHA resident participants purchased their home through DHA’s Homeownership Program.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

n/a
Introduction

Emergency Solutions Grant funds will be one of the sources used to address the needs of homeless persons and persons with special needs. Through a Request for Proposal, nonprofit agencies will be funded for providing services in 4 primary categories: Emergency Shelter and Operations, Homeless Prevention Activities, Homeless Prevention Activities; Rapid Re-housing and Stabilization and HMIS data collection and reporting. In addition to ESG funds, CDBG funds will be used to provide support services to the homeless and other persons with special needs. HOME funds will also be used for Tenant Based Rental Assistance and new housing development will include units for formerly homeless households where possible.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

City and County of Denver/Department of Human Services (DHS) manages a comprehensive outreach project through Denver’s Road Home (DRH) the City’s Homeless Initiative. The activities include coordination of providing cold weather shelter for persons otherwise unsheltered in severe weather. The outreach programs involve assessment and engagement activities. Each individual or family is assessed to determine vulnerability and community resources to respond. In 2017 the City’s Office of Behavioral Health Strategies, based at DHS, expanded a partnership with Mental Health Center of Denver (MHCD) and the Denver Police Department (DPD) to begin a Co-Responder program for outreaching to homeless individuals on the streets with behavioral health issues. The program’s success ensures this will continue in 2018 and work in partnership with the Denver Street Outreach Program and help homeless people on the streets interacting with law enforcement to connect with behavioral health and treatment services. An additional nighttime outreach project is managed in partnership with Salvation Army Search and Rescue Program which includes discharge coordination with Denver Health Emergency Room.

All homeless programs providing housing administer Vulnerability Index - Service Prioritization Decision Assistance Tool (VI-SPDAT), an intake and case management tool to help housing and service providers allocate resources in a logical, targeted way. VI-SPDAT helps identify the best type of support and housing intervention for an individual or family by relying on three categories of recommendations. As noted, VI-SPDAT will be used in the OneHome coordinated entry/placement process with Rapid
Rehousing programs beginning in 2018.

**Addressing the emergency shelter and transitional housing needs of homeless persons**

DHS/DRH through ESG and other funding supports operations and services for Denver’s emergency overnight and day shelters. HOME funds are frequently used to support transitional housing needs and other funds secured by the City support case management and support services to achieve stabilization. A partnership with MDHI Continuum of Care has been established to continue to strategically assess the status of housing and support services. DHS/DRH continues to support, in partnership with Denver Rescue Mission, The Salvation Army, Catholic Charities as well as other shelter resources, Cold Weather Shelters serving hundreds of homeless men and women, during the winter season. Also, if the winter season is extremely severe and shelter availability is limited, DHS/DRH will coordinate temporary shelters using the City’s recreation centers.

At the end of 2017, Denver opened 3 new homeless shelters to address increasing demands on the city’s shelter system. Denver Rescue Mission houses up to 350 single men and, at a separate facility, 200 single men and Catholic Charities houses up to 150 single women. The City provides transportation from a central location to each facility.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

A major part of DHS/DRH strategy includes support for Rapid Re-Housing activities including short and medium-term rental assistance, housing relocation and stabilization services. Since Rapid Re-Housing is limited to the established Fair Market Rent (FMR) the rate established for Denver has increased about 20% from 2014. This will help make the program more attractive to landlords and expanded Rapid Re-Housing activities are anticipated. Targeting homeless veterans, DHS/DRH manages: 1.) a Continuum of Care (CoC) Permanent Supportive Housing (PSH) project; and 2.) VA Homeless Veterans Grant Per Diem project for homeless veterans. Also, other VA Per Diem programs managed by Denver community-based organizations serve additional homeless veterans. Targeting Unaccompanied Youth, DHS/DRH manages two CoC PSH projects providing housing resources and support services. The City has 5 CoC PSH projects all of which target the needs of chronically homeless individuals. In addition to chronically homeless, each program participant has a disability and the range of populations served includes veterans, youth, HIV/AIDS, criminally justice involved persons and those with behavioral health conditions. The Comprehensive Housing and Residential Treatment (CHART) program targets chronically homeless persons identified by Denver CARES (City’s detox facility) and provides housing and treatment services. In 2018 the CHART program continues to include a staff behavioral health specialist and transitional
living for homeless men and women. The Street to Home program involves street outreach to chronically homeless persons and a Housing First model provides both housing and treatment. MHCD is the City’s partner and high intensity treatment is one of the principal features.

The Co-Responder program, a partnership among Denver Police Department and Mental Health Center of Denver provides outreach to homeless persons with behavioral health challenges.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

The City’s respite program provides assistance to medically fragile persons discharged from the hospital but vulnerable to becoming homeless. The Family Unification Program (FUP), in partnership with Mile High United Way (MHUW), targets youth aging out of the foster care system and supports them with an Independent Living Coach. In 2018 we will continue a program with support from the Nurse Family Partnership (NFP) will continue to provide services to an estimated 20 formerly homeless young parenting mothers and their infant children. The target population are referred from shelters and other systems of care to ensure they receive case management, parenting skills and develop a plan for independent living. DHS/DRH First Step program is a partnership with Warren Village to provide transitional housing to single women with children.

Denver Human Services has staff based at the Denver County Jail who coordinate with Denver Sheriff’s Department to screen inmates before they are released for benefits including Medicaid, Aid to Needy Disabled, Supplemental Nutrition Assistance Program with special emphasis on persons determined to be at-risk or literally homeless upon release from jail. DHS staff participate in Denver County Eviction Court to ensure that individuals and families have access to critical resources before they become homeless. This includes referrals to permanent housing and benefit eligibility. DHS veterans services staff have resources to help veterans at risk of homelessness with prevention support, car repair, cell phones and other critical needs to ensure stability and continuity with employment.

The Denver Solutions Center, expected to be operational in 2018, will be a referral-based program and provide behavioral health services and temporary shelter to homeless people or those in crisis for up to 30 days. This project, which has experienced unforeseen delays, will serve up to 46 individuals at a time and be an alternative to jail, overnight stay in a homeless shelter or detox facility. The program is a partnership with Denver Crime Prevention and Control Commission and the Office of Behavioral Health Strategies. Referrals will come from Denver Police Department, Denver Health and Hospital Authority and Denver County Jail. The program will provide mental health treatment, respite, and crisis stabilization for homeless or at-risk persons with behavioral needs. After stabilization, depending on
their situation these persons will be referred to shelter for more stabilization and case management or short-term housing.

The Denver Day Works Pilot Program is a supported work program designed to provide a low - to no-barrier work experience for people experiencing homelessness, while also connecting participants to supportive services such as food, shelter, and other necessities. It is managed by Bayaud Enterprises and funded through a partnership between Denver's Road Home, Denver Public Works, Denver Parks & Recreation and Denver Human Services. Also, DHS/DRH is evaluating the feasibility for a bus circular to assist transporting persons from shelters to locations for benefits and treatment. This project, if determined to be cost effective, will ensure more impact and efficiency for homeless persons to be transported from shelters to DHS, Social Security office, homeless service agencies, food pantries and other critical locations. Lack of transportation resources have often been identified as a barrier for homeless persons to receive benefits and services.

Discussion

DHS/DRH remains committed to the Homeless Management Information System (HMIS). All recipients of services funded through ESG participate in HMIS and continued analysis is expected to provide real time data to evaluate the impact of programs. A meeting occurred in December 2016 where a consultant was to be on-site and a portion of the 2-day training, in which Rapid ReHousing agency providers were required to attend, was specific to develop MDHI’s Performance Standards. Among the variables considered: 1.) whether to adopt time limits or maintain the policy of maximum time allowed by HUD and 2.) determining the suitability of a household to maintain housing stability after Rapid ReHousing assistance has ended, (NOTE: The Denver housing market and its significant rent burden remains a challenge for many households), whether to prioritize households to secure housing choice vouchers. Formal adoption of these Performance Standards is anticipated in 2018.
## AP-70 HOPWA Goals

<table>
<thead>
<tr>
<th>Description</th>
<th>Goal</th>
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</thead>
<tbody>
<tr>
<td>Short-term rent, mortgage, and utility assistance to prevent homelessness of</td>
<td>80</td>
</tr>
<tr>
<td>the individual or family</td>
<td></td>
</tr>
<tr>
<td>Tenant-based rental assistance</td>
<td>100</td>
</tr>
<tr>
<td>Units provided in permanent housing facilities developed, leased, or operated</td>
<td>0</td>
</tr>
<tr>
<td>with HOPWA funds</td>
<td></td>
</tr>
<tr>
<td>Units provided in transitional short-term housing facilities developed,</td>
<td>0</td>
</tr>
<tr>
<td>leased, or operated with HOPWA funds</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>180</td>
</tr>
</tbody>
</table>
Introduction:

The City of Denver views the reductions in federal investments to be the most significant barriers to affordable housing in Denver. Additionally, the rise in home prices remains another significant barrier. With the completion of the Assessment of Fair Housing (which will now be used to update the Analysis of Impediments (AI) due to the AFH being statutorily postponed), the City will continue to address barriers to affordable housing by continuing to work with affordable housing partners. As part of the City’s efforts to develop the Assessment of Fair Housing in 2017, the City entered into a regional collaboration with governmental and quasi-governmental agencies in Aurora and Boulder.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment.

As part of JumpStart 2018, the City of Denver plans to strategically invest in neighborhoods hardest hit by the recession to develop eco-friendly affordable housing and sustainable economic development. In addition to Jumpstart 2018, the City unveiled its new five-year housing plan, Housing an Inclusive Denver (2018-2022) that aims to address the housing stock in Denver, as well as address barriers to affordable housing. The 2018 affordable housing goals include increasing affordable housing by 400 units. Please see the Housing Plan appendix for details of the plan.
AP-85 Other Actions

Introduction:

The City and County of Denver along with other partnership agencies will continue to develop programs and initiatives, designed to improve existing programs, and identify additional sources of funding to better serve those in need of affordable housing and related services.

Actions planned to address obstacles to meeting underserved needs

The 2018-2022 Denver Housing Plan, Housing an Inclusive Denver, is appended to this Action Plan. Among the Housing Plan recommendations are to create affordable housing in vulnerable areas, preserve affordability and housing quality, promote accessible housing options, and stabilize residents at risk of involuntary displacement. In addition, as discussed previously, Denver completed its housing plan to address barriers and regularly evaluates barriers to affordable housing development; this effort will continue. The City also completed its required Assessment of Fair Housing (AFH) that will be used to update the Analysis of Impediments (AI) that further addresses barriers specifically to Denver residents.

Actions planned to foster and maintain affordable housing

As outlined in Housing an Inclusive Denver, the City will remain focused on the creation and preservation of affordable housing in Denver. Specifically, the priorities of the plan are to create affordable housing in vulnerable areas, preserve affordability and housing quality, promote accessible housing options, and stabilize residents at risk of involuntary displacement. These priorities were also captured in the City's priorities for housing development funding in the Notice of Funding Availability (NOFA) published for 2017 and 2018.

Actions planned to reduce lead-based paint hazards

The Denver Department of Public Health and Environment (DDPHE), the Mayor’s Office, Denver Housing Authority (DHA) and OED are actively collaborating on the Safe and Healthy Homes Initiative to eliminate lead-based paint hazards in ten years. Through its collaborative effort, the City is embarking on a detailed census and inventory of potential lead-based hazard areas. Additionally, in 2017 DDPHE applied for and was awarded a Lead Grant from the Office of Lead Hazard Control and Healthy Homes.

OED is also a member of the Colorado Lead Coalition. The Coalition is made up of a number of agencies and represented by over 40 members from various government agencies, non-profits, and industry. The current active agencies include: Colorado Department of Public Health and Environment/CDPHE, Colorado Department of Health Care Policy and Financing/HCPF, U.S. Environmental Protection Agency/EPA, U.S. Department of Housing and Urban Development/HUD, Denver Department of Public Health & Environmental /DDPHE, Rocky Mountain Poison and Drug Center, OED, Colorado Division of
Housing (DOH), Denver Housing Authority, Denver Health, Children’s Hospital Colorado, and Denver Water. The Coalition is a dedicated and diverse group of environmental and housing professionals from various organizations who draw on their respective backgrounds to fulfill the Coalition's Strategic Plan. The Plan includes goals and strategies in education and outreach, blood lead testing, housing, and regulations.

**Actions planned to reduce the number of poverty-level families**

The City and County of Denver is committed to carrying out a comprehensive anti-poverty strategy in collaboration with the many community and nonprofit organizations that also serve Denver’s low-income population, including DHA, Volunteers of America, Catholic Charities, Colorado Coalition for the Homeless, and Denver Rescue Mission, among others. The City has also implemented an aggressive collaborative effort to eradicate homelessness in Denver through its Road Home program.

The City’s CDBG, HOME, ESG, HOPWA and other federal grants will continue to support programs and organizations that provide assistance and economic opportunities for low- and moderate-income persons and for populations with special needs. Funds will continue to be used to support subsidized housing, food and healthcare programs, emergency services and literacy and job training programs.

The City and other agencies will continue to collaborate in pooling necessary resources to assist individuals and families with obtaining the tools to overcome poverty.

**Actions planned to develop institutional structure**

The City and County of Denver has a strong and collaborative institutional structure through which its programs for housing and community development are delivered. The Office of Economic Development (OED) continues to administer CDBG, HOME, and HOPWA funds, while the Department of Human Services (DHS) continues administration of ESG. However, beginning in 2018 OED will realign some of its divisions, which includes an increased focus on housing. This realignment comes as the City continues to work toward making improvements to its system of program delivery as needs are identified. Further, please see the efforts to enhance coordination efforts below. In 2018, OED’s composition
includes the following teams:

- Neighborhood and Analysis
  - Neighborhoods
  - Data & Analytics
  - Quality Assurance
- Business
  - Business Development
  - Workforce Development
  - Global Business
- Housing
  - Policy & Programs
  - Production
  - Finance
  - Compliance
- Division of Small Business Opportunity
- Financial Management Unit
  - Contracts & Performance Management

**Actions planned to enhance coordination between public and private housing and social service agencies**

The City is hosting its Annual Regional Housing Summit in Spring 2018 to bring partners together to address affordable housing and other housing related issues that affect the entire state. This summit is anticipated to be held annually to address regional housing issues. Additionally, further efforts are being made with an evaluation of how to better align funding applications and compliance functions for housing in Denver with those of CHFA and the State Division of Housing (DOH). The City will also continue to foster positive working relationships with its many community development corporations and nonprofits that assist special needs populations and persons who are homeless. The Mayor’s Housing Advisory Committee continues to meet and has broad representation from all partners in the housing and development fields, including private sector developers and real estate agents, public agencies, lenders, nonprofit housing providers and service providers to persons who are homeless. These individuals, in addition to others, as needed, will continue to serve in an advisory role to the Mayor.
Introduction:

The City of Denver adheres to all specific CDBG, HOME, and ESG requirements as specified below.

**Community Development Block Grant Program (CDBG)**
*Reference 24 CFR 91.220(l)(1)*

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed 0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. 0
3. The amount of surplus funds from urban renewal settlements 0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan 0
5. The amount of income from float-funded activities 0
**Total Program Income:** 0

**Other CDBG Requirements**

1. The amount of urgent need activities 0

2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. 70.00%

**HOME Investment Partnership Program (HOME)**
*Reference 24 CFR 91.220(l)(2)*

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

   The City will permit HOME funds to be invested as loans, grants, deferred payment loans, and other types of investment permitted by the regulations described in 92.205(b). The City will not permit
other forms of investment without the prior approval of HUD.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

   When HOME funds are used to assist a household in the purchase of a unit, restrictions will be placed on the unit to ensure compliance with the HOME resale and recapture requirements described in 24CFR 92.254(a)(5). All Recapture and Resale mechanisms used to secure the affordability of the HOME assisted unit must be recorded in accordance with State recordation laws.

   Participating Jurisdictions (PJs) undertaking HOME-assisted homebuyer activities, including any projects funded with HOME Program Income (PI), must establish written resale and/or recapture provisions that comply with HOME statutory and regulatory requirements. These provisions must also be set forth in the PJ’s Consolidated Plan. The written resale and/or recapture provisions that a PJ submits in its annual Action Plan must clearly describe the terms of the resale and/or recapture provisions, the specific circumstances under which these provisions will be used (if more than one set of provisions is described), and how the PJ will enforce the provisions for HOME-funded ownership projects. HUD reviews and approves the provisions as part of the annual Action Plan process.

   The purpose of this section is to provide the “resale” and “recapture” policies of the City and County of Denver and its subrecipient’s. As stated above, HOME requires that PJs utilize resale and/or recapture provisions to ensure continued affordability for low- to moderate-income homeowners and as a benefit to the public through the wise stewardship of federal funds.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

   The City of Denver considers that a reasonable range of low-income eligible buyers would in the 0-80% median income range. In order to ensure affordability for the next buyer of the HOME Resale property, the City of Denver may provide down payment or second mortgage assistance, first mortgage interest write downs or other mechanisms that enhance affordability, assuming that these programs still exist in their current form at the time of the resale activity.

   Affordability Period – The period of affordability specified in the note and mortgage will be the
minimum period for the project as specified in 24 CFR 92.254(a), sections (4) and (5).

The following table outlines the required minimum affordability periods:

<table>
<thead>
<tr>
<th>If the homebuyer assistance in the unit is:</th>
<th>The period of affordability is:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under $15,000</td>
<td>5 years</td>
</tr>
<tr>
<td>$15,000 to $40,000</td>
<td>10 years</td>
</tr>
<tr>
<td>Over $40,000</td>
<td>15 years</td>
</tr>
</tbody>
</table>

In the event any of these policies change during the program year, and amendment to the consolidated plan will be conducted.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Refinancing. Refinancing for multi-family projects is an eligible activity if it is necessary to permit or continue affordability for a targeted population under HUD HOME program Section 92.206. Refinancing will be allowed citywide under the following guidelines:

- The minimum affordability period shall be 15 years;
- Multi-family loans made or issued by any federal program are ineligible for refinancing;
- Rehabilitation must equal at least 25 percent of the total project costs; and
- Project management practices will be reviewed to ensure that disinvestment in the property has not occurred and that the long-term needs of the project can be met.

Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)

Denver Human Services in partnership with Denver’s Road Home/10 Year Plan to End Homelessness is working with a subcommittee of representatives from homeless service agencies and consulting with Metro Denver Homeless Initiative (MDHI) / Continuum of Care (CoC) to finalize written standards for the ESG program. The written standards will ensure that HUD’s requirements as described in the Interim Rule 575.400 Subpart E (e) 2 will be maintained or developed to manage this activity. At a minimum the written standards will include: Selection policies, Case management policies, Method for determining assistance levels, Method for determining terms of assistance,
follow up policies and protocols, and Administrative policies.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Denver Human Services, in partnership with Metro Denver Homeless Initiative (MDHI), Continuum of Care (CoC), manages an established central intake and coordinated assessment system using Vulnerability Index - Service Prioritization and Decision Assistance Tool (VI-SPDAT). The VI-SPDAT helps determine chronically homeless and medical vulnerability and prioritizes housing and service recommendations.

VI-SPDAT helps identify the best type of support and housing intervention for an individuals or family by relying on three categories of recommendations:

- Permanent Supportive Housing: Individuals or families who need permanent housing with ongoing access to services and case management to remain stably housed.
- Rapid Re-Housing: Individuals or families with moderate health, mental health and/or behavioral health issues, but who are likely to be able to achieve housing stability over a short time period through a medium or short-term rent subsidy and access to support services.
- Affordable Housing: Individuals or families who do not require intensive supports but may still benefit from access to affordable housing. In these cases, the tool recommends affordable or subsidized housing but no specific intervention drawn uniquely from homeless services providers.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

Denver Human Services (DHS) coordinates with Metro Denver Homeless Initiative (MDHI) Continuum of Care (CoC) to prioritize ESG objectives. Currently this includes Rapid Re-Housing, Homeless Prevention, Essential Services/Operations, HMIS, and Administration. These priorities are evaluated annually and take into account standardized performance standards and outcomes. DHS issued a Request for Proposals (RFP) for the ESG program in 2013 with the intent of providing multi-year funding in making sub-awards. With the exception of Administration all of the ESG sub-awards are made to community based and faith based organizations.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

City of Denver meets the homeless participation requirement in 24 CFR 576.405(a). Denver Human Services consults with each agency receiving ESG funds to ensure homeless participation in services.
5. Describe performance standards for evaluating ESG.

DHS/DRH continues to be committed to Homeless Management Information System (HMIS). All ESG recipients participate in HMIS and continued analysis is expected to provide real time data to evaluate the impact of programs. DHS/DRH continues to work with MDHI to establish CoC performance standards. Program and agency refunding is dependent, in part, on successfully meeting the standards.
Appendix A

Citizen Participation Plan & Process
Citizen Participation Plan

Citizen Participation Plan. The City believes that safe and supportive neighborhoods strengthen families. The City’s Citizen Participation Plan is based on the view that residents play an important role in improving the quality of life in their neighborhoods and, therefore, encourages residents to become involved in the Consolidated Plan process. When people become involved in their neighborhood and the Consolidated Plan process, they become an important force to improving neighborhoods.

The Citizen Participation Plan is also intended to fill a requirement by the U.S. Department of Housing and Urban Development (HUD), which sets forth the City’s policies and procedures for public involvement in the Consolidated Plan process and the use of the:

- Community Development Block Grant (CDBG),
- HOME Investment Partnerships Program (HOME),
- Emergency Solutions Grant (ESG), and
- Housing Opportunities for Persons With AIDS (HOPWA).

To receive these federal grant monies, HUD requires jurisdictions to submit a Consolidated Plan every three to five years. This Consolidated Plan covers a five-year timeframe from January 1, 2013 through December 31, 2017. The City’s Consolidated Plan is a comprehensive strategic plan for housing and neighborhood development activities. The purpose of programs and activities covered by this Consolidated Plan is to improve the Denver community by providing decent housing, a suitable living environment, and growing economic opportunities, especially for low-to moderate-income residents.

Purpose of the Citizen Participation Plan. The Citizen Participation Plan (CPP) describes the process the City uses to collect public input and involve the public in development of the Five-Year Consolidated Plan. The CPP also addresses how the City obtains public comment on its Annual Action Plan and Consolidated Annual Performance Evaluation Report (CAPER). This Citizen Participation Plan was developed in accordance with Sections 91.100 and 91.105 of HUD’s Consolidated Plan regulations.

Coordination with other efforts. The City of Denver, Division of Housing and Neighborhood Development (HAND), has been laying the foundation for the new Five-Year Consolidated Plan through development of several supporting efforts. The efforts most closely related to the Consolidated Plan include the Neighborhood Revitalizations Strategy, Denver’s Road Home, Blueprint Denver, and the Denver Housing Plan.

Denver’s approach to citizen participation is focused in neighborhoods with the greatest needs and is comprehensive and inclusive. Denver agrees with the concept of building and strengthening partnerships. The City collaborates on housing and neighborhood development programs with the Housing Authority of the City and County of Denver (DHA), Denver Human
Services, and numerous other city agencies. Denver works in a collaborative partnership with service providers, other federal/state government agencies and the private sector on all community development programs. The City believes that good collaboration and coordination of programs, services and budgets will result in healthier communities.

Encouraging Citizen Participation

The City recognizes the importance of public participation in both defining and understanding current housing and neighborhood development needs and prioritizing resources to address those needs. The City’s Citizen Participation Plan is designed to encourage citizens of Denver equal access to become involved each year.

Development of the Plans and Performance Report

This document outlines how members of the Denver community may participate in the development and review of the City’s Five-Year Consolidated Plan; each annual Action Plan; each Annual Performance Report; and any substantial amendments to a Consolidated Plan and/or Action Plan. The City of Denver’s program/fiscal year begins January 1 and ends December 31. The City’s Division of Housing and Neighborhood Development (HAND) under the Office of Economic Development (OED) is responsible for implementing and reporting on all aspects of the Consolidated Plan process. The following schedule provides an approximate timeline for the Consolidated Plan, which happens every five years, the annual Action Plan and the CAPER.

<table>
<thead>
<tr>
<th>City and County of Denver</th>
<th>Citizen Participation Plan</th>
<th>Annual Schedule</th>
</tr>
</thead>
<tbody>
<tr>
<td>January</td>
<td>Begin annual Action Plan year</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Begin Consolidated Annual Performance and Evaluation Report (CAPER) process</td>
<td></td>
</tr>
<tr>
<td>February</td>
<td>At the end of month publish CAPER Public Notice of draft availability for public comment</td>
<td></td>
</tr>
<tr>
<td>March</td>
<td>Beginning to middle of month begin 15-day Public Comment period for CAPER</td>
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<tr>
<td></td>
<td>CAPER submitted to HUD by March 31</td>
<td></td>
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<tr>
<td>May–June–July</td>
<td>Hold public meetings for Consolidated Plan and annual Action Plan</td>
<td></td>
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<tr>
<td></td>
<td>Middle of July release Request for Funding (RFF) for annual contracts</td>
<td></td>
</tr>
<tr>
<td>August</td>
<td>Request For Funds (RFF) due, date to be determined</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Review funding requests</td>
<td></td>
</tr>
<tr>
<td>September</td>
<td>Publish Public Notice informing public the draft Consolidated Plan/annual Action Plan are available for public comment</td>
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<tr>
<td></td>
<td>Contact all public meeting participants about the availability of the draft plan(s)</td>
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<tr>
<td>October</td>
<td>Begin 30-day Public Comment period for draft Consolidated Plan and draft annual Action Plan</td>
<td></td>
</tr>
<tr>
<td>November</td>
<td>Consolidated Plan and Action Plan submitted to HUD by November 15</td>
<td></td>
</tr>
<tr>
<td>December</td>
<td>End of annual Action Plan year</td>
<td></td>
</tr>
</tbody>
</table>
**Annual Action Plan.** Each year the City must submit an annual Action Plan to HUD, reporting on how that year’s funding allocation for the HUD entitlement grants will be used to achieve the goals outlined in the Five-Year Consolidated Plan.

Citizen/agency input. HAND staff holds at least two public hearing to describe the City’s proposed allocation of the program year’s funding allocation. The hearing is a detailed description of the programs, agencies, organizations and respective funding proposed by the City.

Draft Action Plan. A reasonable written notice is given to announce to the public the availability of the draft Action Plan. Availability of the draft Plan is advertised on the City’s website, along with Public Service Announcements on Denver’s Channel 8.

The draft Action Plan is available for 30-days to gather public comment on the proposed spending allocation.

Final Action Plan. The HAND staff reviews and considers all written public comments. The final Action Plan that is submitted to HUD includes a section that summarizes all citizens’ comments or views in addition to explanations of why any comments were not accepted.

**Consolidated Annual Performance and Evaluation Report (CAPER).** The City is required to submit by March 30 a CAPER to HUD that describes the City’s progress in meeting the goals in the Consolidated Plan and Annual Action Plan. Prior to submitting the CAPER to HUD, the City makes available to interested parties the proposed CAPER for a comment period of no less than 15 days. The public is notified of the CAPER’s availability through newspaper notification in an area newspaper. A reasonable notification is published to announce the beginning of the CAPER public comment period.

The City reviews and considers all public comments received in writing, or orally at public hearings, if any, in preparing the CAPER. The final CAPER submitted to HUD includes a summary of these comments or views.

**Substantial Amendments to Consolidated Plan/Action Plan.** Occasionally changes occur during the year to warrant an amendment to the Consolidated Plan and/or Action Plan.

Criteria. The criteria for whether to amend is referred by HUD as “Substantial Amendment Criteria.” These Substantial Amendments apply only to changes in CDBG funding allocations. Changes in funding allocation for other HUD grant programs received by the City—HOME, ADDI, ESG, HOPWA—are not required to secure public review and comment. The City considers the following conditions to be Substantial Amendment Criteria needed to amend the Consolidated Plan and Action Plan and projected use of fund:

- A new program or project activity is proposed for funding that was not previously identified in the Consolidated Plan and Action Plans;

- A program that was listed in the Consolidated Plan or Action Plan is eliminated during the program year; and
• A program that was listed in the Consolidated Plan or Action Plan is eliminated during the program year; and
• The City increases/decreases funding for a listed project or program area by more than 50 percent.

Procedure. In the event of a substantial amendment citizens will be notified of the substantial amendment’s availability through newspaper notification of the 30-day public comment period. The notification will appear in an area newspaper. The notice of the substantial amendment will summarize the programs involved and the nature of the substantial amendment to be implemented. The notice will identify where the complete substantial amendment(s) can be viewed and will advise the citizens that there will be a 30-day public comment period.

All comments received in writing or orally at the public hearing, if any, will be considered, and if deemed appropriate, the City shall modify the amendment(s). A summary of these, and a summary of any comments not accepted and the reason therefore, shall be attached to the substantial amendment(s) of the Consolidated Plan and/or Action Plan.

**Amendments to Citizen Participation Plan.** In the event that changes to this Citizen Participation Plan are necessary, the HAND staff shall draft them. After reasonable notice, the amendment(s) will be available to the public for 15-days for written comment. All comments received in writing will be considered, and if deemed appropriate, the HAND staff shall modify the amendment(s).

**General Requirements**

**Public Hearings/Meetings.** The City’s citizen participation plan encourages the inclusion of all City residents during the Consolidated Plan and annual Action Plan development process, especially low- to moderate-income residents who are the primary clients for HUD programs. There are many opportunities for public involvement through meetings, workshops and hearings.

At least two public hearings are held each year to obtain views of citizens, public agencies, and other interested parties on housing and community development needs, development of proposed activities, and review of program performance. The public hearings are conducted at a minimum of two different stages of the program year. The City and County of Denver’s HAND holds at least one of these hearings before the proposed Consolidated Plan is published for public comment.

In addition to the required public hearings, the City may use alternative methods to encourage citizen participation. Public meetings, surveys, stakeholder group meetings, open houses, and workshops may be used to solicit citizen input.

HAND staff holds special public meetings in the target neighborhoods as identified in the Neighborhood Revitalization Strategy and the Consolidated Plan and Action Plans. These meetings focus on topics of special interest to the neighborhood, the general public or the agency, and are held in effort to obtain feedback about ideas prior to the publication of plans or documents. The City continues to work regularly and informally with the nonprofit
organizations, services providers, businesses and other groups, and individuals to make sure there is on-going communication. Neighborhoods in target neighborhoods are the primary beneficiary.

Hearings/meetings that occur require at least two weeks notification. Public hearing/meeting notifications are placed in local neighborhood newspapers, newsletters, flyers or a combination. Notification is also provided on the City’s web page (www.denvergov.org/oed). As mailing lists are established, they are used to provide direct notification through the mail and email. The City also consults and coordinates with the Denver Housing Authority and Denver Human Services during the development of the Consolidated Plan and annual Action Plan.

Notification of Participation Activities:

Required: Public Notices for Community Meetings and Public Hearings shall be published on the City’s official website: www.denvergov.org/oed. In addition the Office of Economic Development will send a press release. Public Notices shall be published for not less than two weeks (14 days) prior to any meeting/hearing. (Other notice periods are specified as required by the particular grant program). In addition, a press release will be sent with a distribution list of all current, previous contacts. Flyers will also be distributed to current contractors to share with the public.

Location. Public hearings/meetings will be conveniently timed and located so as to ensure the maximum participation by people who might or will benefit from program funds. All public hearings are held at locations accessible to people with disabilities. Translation for non-English speaking residents and/or those who are hearing impaired will be provided when requests are made at least five business days’ prior to a hearing.

Document access. HAND publishes the Consolidated Plan/Action Plan summary of priority programs and preliminary budget, the availability of the CAPER and announces substantial amendment(s) on the City’s website www.denvergov.org/oed and sends a press release to notify citizens, service providers and nonprofit organizations of the availability of documents. A reasonable notice of their availability is provided.

The notification also encourages the public to review and comment on the draft Consolidated Plan/Action Plan during the 30-day public comment period, the draft CAPER during the 15-day comment period and the substantial amendment(s) during the 30-day comment period.

The Consolidated Plan, Action Plan, CAPER and substantial amendment(s) documents are made available at the main public library, the Denver Housing Authority Administration Building, Denver Human Services, HAND and on the City’s web page (www.denvergov.org/oed). Upon request, these documents are provided in a form accessible to persons with disabilities. Citizens, groups, and other interested organizations may obtain hard copies of the plans, performance report and/or amendment(s) by calling HAND at (720) 913-1999. The copies are free of charge and limited to one per individual or business.

Denver notifies adjacent jurisdictions about priority non-housing community development needs and will continue to work with the metro area on homeless issues and HIV/AIDS issues and solutions.
Access to information/records. The City provides reasonable and timely access for citizens, public agencies, and other organizations to access information and records relating to the City’s Consolidated Plan, annual Action Plan, performance reports, substantial amendment(s), Citizen Participation Plan, and the City’s use of assistance under the programs covered by the plan during the preceding five years.

The City and County of Denver’s web page is www.denvergov.org/oed for citizens interested in obtaining more information about city services and programs or to review the plans and performance reports.

Optional: City communications:

Notification on the City’s Cable Television station’s “Bulletin Board” and/or “Cable Television” (Channel 8) which reaches approximately 25,000 households (62% of the Westminster households).

The City reserves the right to adjust optional methods of notification depending upon which methods have proven to be the most cost effective in reaching the widest number of citizens, particularly low to moderate income residents.

Comments/complaints. The public may provide comments and complaints related to any HUD program. Written public comments and complaints can be mailed to 201 West Colfax Avenue, Department 204, Denver, Colorado, 80202 or by email to ConsolidatedPlan@denvergov.org. HAND can also be reached by fax at (720) 913-1800.

Written complaints must clearly state the complainant’s name, address, and zip code. A daytime phone number or email should also be included in the event further information or clarification is needed. HAND will provide a timely, substantive written response to every written complaint, within 15 days of receipt.

Technical assistance. The City can provide technical assistance to groups representative of the target neighborhoods or other low-income areas that request such assistance for the preparation of funding proposals to the greatest extent possible. Technical assistance may consist of workshops, one-on-one assistance, or information and referral. When the City initiates a request for proposals, it provides a pre-application or bidders workshop to ensure all organizations are aware of the opportunities and limits of the funding source. The City’s provision of technical assistance does not include the preparation of grant applications for individuals or organizations. The City’s provision of technical assistance can be limited by funds and staff availability.

DHA Public Participation. DHA provides for public participation in the development of their agency annual plan process and five-year Capital Fund Program (CFP) process. The Agency Plan stipulates the mission, goals, objectives, and policies for DHA, any and all projected capital improvements, redevelopment, relocation, renovation, rehabilitation, modernization and management improvements for public housing developments. Examples of topics include: policy’s include, but not limited to: Admissions and Occupancy Terms, Section 8 Administrative Plan Annual Capital Fund Performance and Evaluation, and resident/public comment.
DHA, in conjunction with the Resident Council Capital Fund Committee, prioritizes capital improvement items primarily on statutory requirements as determined by HUD, health and safety of residents, infrastructure and related housing quality standards.

As such, DHA develops and solicits resident and management input into the capital needs of their respective public housing developments for development of its Capital Fund Plan and Annual Plan submission to HUD. The DHA Capital Fund Plan and Agency Annual Plan are a regular agenda item of DHA local resident councils (LRC) and the established Resident Council Board (RCB) Capital Fund Committee. Based on resident, management, LRC, and RCB input and contingent upon funding and within capital fund budget, DHA staff then incorporates recommendations within the Capital Fund Plan and Annual Plan.
FOR IMMEDIATE RELEASE

City Seeks Public Input on Draft Federal Action Plan for Housing and Community Development Programs

Public meetings to also highlight proposed expansion plans for Denver’s Affordable Housing Fund

DENVER, CO — Thursday, April 26, 2018 — The Denver Office of Economic Development is seeking public input and comment to its proposed 2018 federal Action Plan for local housing, economic development, public service, and neighborhood facilities programs that utilize federal funds. Public meetings will be held on Thursday, May 10 from 4:30-6 p.m. in the Wellington Webb Building, 201 W. Colfax, Rooms 4.F.6-4.G.2; and on Wednesday, June 6 from 6-7:30 p.m. at the Montbello Recreation Center, 15555 E. 53rd Ave., Community Room.

The meetings will also provide an overview of Denver’s proposed framework that partners with the Denver Housing Authority to double the Affordable Housing Fund annually – from $15 million to $30 million – and generate a new funding surge of an estimated $105 million for affordable housing over the next five years.

The draft action plan document, which will be submitted to the U.S. Department of Housing and Urban Development (HUD), will be available for a 30-day public comment period from May 15 through June 15, 2018 at denvergov.org/oed.

The 2018 Action Plan encompasses the following federal programs: Community Development Block Grant Program, HOME Investment Partnership Program, Housing Opportunities for Persons with AIDS Program, and Emergency Shelter Grant programs. The plan includes information about the overall goals and objectives for the year with a description of the available resources and proposed actions to address identified needs. All proposed activities and projects are intended to principally benefit citizens of Denver who have extremely low- and moderate-incomes, and populations that have special needs such as elderly, disabled, homeless individuals and families, as well as individuals with HIV/AIDS.

Sign language interpretation and Spanish translation can be provided at the public meetings with five business days’ notice. For more information, contact Rachel King at 720-913-1669. Anyone unable to attend a public meeting may send comments to rachel.king@denvergov.org.

Final copies of the plan will be available upon HUD approval.
The Denver Office of Economic Development (OED) is dedicated to advancing economic prosperity for the City of Denver, its businesses, neighborhoods and residents. Working with a wide variety of community partners, OED operates to create a local environment that stimulates balanced growth through job creation, business assistance, housing options, neighborhood redevelopment and the development of a skilled workforce.
You are invited to attend a
PUBLIC MEETING
to discuss Denver’s draft 2018 Federal Action Plan

Thursday, May 10
4:30 - 6 p.m.
Wellington Webb Building,
201 W. Colfax, 80202
Rooms 4.F.6 - 4.G.2

OR

Wednesday, June 6
6 - 7:30 p.m.
Montbello Rec Center
15555 E. 53rd Ave., 80239
Community Room

The 2018 Federal Action Plan describes the activities that the city intends to accomplish with federally funded projects. This report is required by the Department of Housing & Urban Development (HUD) and provides data on the effectiveness of local housing, economic development, public service, and neighborhood facilities programs. These federal programs are funded by Community Development Block Grant (CDBG), Home Investment Partnerships (HOME), Housing Opportunities for Persons With AIDS (HOPWA), and Emergency Solutions Grant (ESG).

At these two public meetings, we will also provide an overview of Denver’s proposed framework that partners with the Denver Housing Authority to double the city’s Affordable Housing Fund.

The draft 2018 Federal Action Plan will be available for comment from May 15 - June 15, 2018 at www.denvergov.org/oed, click on Reports and Studies. The final draft will be available upon HUD approval.

You may also submit comments via:
email: rachel.king@denvergov.org; or
mail: Office of Economic Development
c/o Rachel King

The Department of Housing and Urban Development (HUD) goals are: (1) to provide decent housing, (2) to provide a suitable living environment and (3) to expand economic opportunities. HUD requires that the principal beneficiaries be extremely low to middle-income individuals and families.

Denver’s Federal Action Plan includes information about the overall goals and objectives for the year with a description of the available resources and proposed actions to address identified needs. In addition, all the proposed activities and projects are intended to principally benefit citizens of Denver who are extremely low or low-or-moderate income, and populations that have special needs, such as elderly, disabled, homeless, and HIV/AIDS families and individuals.

Other questions or needs? A sign language interpreter or Spanish language translation will be provided on request with five days’ notice prior to the scheduled meeting. Please contact Rachel King, 720-913-1669 or rachel.king@denvergov.org. Deaf or hearing impaired residents, please contact TTY 7-1-1– or 800-659-2656.. The City and County of Denver does not discriminate on the basis of age, color, religion, sex, national origin, familial status or disability in the admission or access to, or treatment or employment in, its federally assisted programs or activities.
Office of Economic Development
Denver Human Services
Housing
Neighborhood Development
Business Development
Welcome

Purpose:

• Review of our HUD-funded programs
• Briefing of recent projects 2016-2017
• Review 2018 Housing Plan & proposed framework
• Discussion – Q&As, comments, suggestions
Meeting Guidelines

To ensure that everyone in attendance has a chance to voice their opinion:

• Please limit your comments to 2 minutes on each subject. This will give everyone an equal chance to make comments.

• Please do not interrupt or debate others. There are no right or wrong opinions in our discussion today.

• If you have more to say or have very detailed questions, visit us after the hearing or send an email to Rachel.King@denvergov.org
HUD Planning Process & OED Priorities
HUD Planning Process

• Action Plan required by HUD for each program year of the Consolidated Plan 2013-2018
  • 2018 = 6th Program Year
  • Alignment of next Consolidated Plan with 2019-2023 Assessment Fair Housing

• The 2018 Action Plan includes overall goals and objectives for the program year
  • Describes available resources and proposed actions to address identified needs
OED Funding Priorities

JumpStart
- Small Biz Advocacy and Opportunity
- Business Development and Global Initiatives
- Catalytic and Neighborhood Development
- Housing
- Workforce Development

Mayor’s Priorities
- Balanced Economic Growth/Affordability
- Safety Net
- Youth
- Mobility
- Public Safety

HUD Key Objectives
- Low/moderate income benefit
- Address slum and blight
- Urgent community need
OED Funding Priorities for HUD Programs

**HOUSING**

- **AFFORDABLE HOUSING:** Provide housing for our community’s most vulnerable residents, which may also include providing supportive services to address individual needs.

- **WORKFORCE HOUSING:** Provide housing opportunities for Denver’s growing workforce that allows them to live and work in the City and County of Denver.

- **HOUSING PRESERVATION:** Provide for activities and services that focus on preserving and maintaining affordable housing for low income residents.

- **HOUSING SUPPORT AND SERVICES:** Provide for additional public services to support all residents, such as housing counseling or tenant/landlord counseling.

- **HOMELESSNESS:** Increase the number of homeless and at-risk populations with access to services and increase the quality of the programming offered to them for basic life functions.
**NEIGHBORHOOD DEVELOPMENT**

- **CATALYTIC DEVELOPMENT:** Support projects essential to the revitalization and balanced economic growth of target neighborhoods

- **YOUTH:** Increase the number of youth with access to summer and after school programming or increase the quality of the programming

- **NEIGHBORHOOD OPPORTUNITY:** Increase the number of residents with access to programs supporting economic mobility

**ECONOMIC DEVELOPMENT**

- **NEIGHBORHOOD RETAIL:** Stabilizing existing neighborhood businesses while creating new and diverse retail opportunities

- **BUSINESS IMPROVEMENT DISTRICTS (BID):** Transition BSOs to become self sustaining over 3 year period

- **ENTREPRENEURISM:** Work with businesses to identify, recruit and fund promising new retail start-ups
Neighborhood/Catalytic Strategy

OED continues to use our proven approach to invest resources with greater and more meaningful impacts for Denver’s underserved neighborhoods.

Activities culminating with the strategy:

- Leveraging resources & investments
- Mitigating impacts from change & gentrification
- Community needs assessment/analysis
- Supporting partners through key investments & support
- Catalytic/targeted investments
Priority consideration will be given to projects or programs in the following neighborhoods:

• Westwood
• Sun Valley
• Globeville/ Elyria Swansea
• NE Parkhill
• Montbello
2018 HUD Action Plan
<table>
<thead>
<tr>
<th>Program Funding Source</th>
<th>2018 Projected Funding</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Development Block Grant (CDBG)</td>
<td>$6,859,369</td>
</tr>
<tr>
<td>HOME Investment Partnership Program (HOME)</td>
<td>$3,221,104</td>
</tr>
<tr>
<td>Housing Opportunities for Persons with AIDS (HOPWA)</td>
<td>$2,017,134</td>
</tr>
<tr>
<td>Emergency Solutions Grants Program (ESG)</td>
<td>$569,662</td>
</tr>
</tbody>
</table>

**Total Projected 2018 Allocation** $12,667,269

**Program Income Anticipated (CDBG & HOME)** $4,397,775

**Total Projected 2018 Resources** $17,065,044
OED released a Notice of Funding Availability (NOFA) to the public in Sept 2016 for the 2017 and 2018 Program Years. The NOFA consisted of three HUD funding sources, each source is designated by HUD for the following general activities:

<table>
<thead>
<tr>
<th>CDBG</th>
<th>HOME</th>
<th>HOPWA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing Support</td>
<td>Housing Production*</td>
<td>Supportive Services</td>
</tr>
<tr>
<td>Economic Development</td>
<td>Rental assistance</td>
<td>Rental Assistance</td>
</tr>
<tr>
<td>Neighborhood Facilities/Improv.</td>
<td>Single Family Rehabilitation</td>
<td></td>
</tr>
<tr>
<td>Neighborhood Public Services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lending*</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

• Lending and housing development proposals are considered year round and not subject to the NOFA process.
  • ESG Funds are administered through Denver Human Services Department
HUD National Objectives

• Low- or Moderate-Income (LMI) Benefit
• Criteria:
  • Area Benefit
  • Limited Clientele
  • Housing
  • Jobs
## HUD 2018 Proposed Action Plan Projects

<table>
<thead>
<tr>
<th>Program</th>
<th>Fund Source</th>
<th>Amount Estimated</th>
<th>Indicator</th>
<th>2018 Goal</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Community Housing Development Organization- CO</td>
<td>HOME</td>
<td>$50,000</td>
<td>NA</td>
<td>-</td>
</tr>
<tr>
<td>Community Housing Development Organization- SA</td>
<td>HOME</td>
<td>$479,000</td>
<td>Housing Units</td>
<td>n/a</td>
</tr>
<tr>
<td>Downpayment Assistance for Homeownership</td>
<td>CDBG</td>
<td>$200,000</td>
<td>Households</td>
<td>20</td>
</tr>
<tr>
<td>For-Sale Housing Development and Preservation</td>
<td>HOME</td>
<td>TBD</td>
<td>Housing Units</td>
<td>4</td>
</tr>
<tr>
<td>Housing Access and Modification</td>
<td>CDBG</td>
<td>$200,000</td>
<td>Housing Units</td>
<td>22</td>
</tr>
<tr>
<td>Housing Public Service</td>
<td>CDBG</td>
<td>$360,000</td>
<td>Individuals/ Households</td>
<td>5,400</td>
</tr>
<tr>
<td>Rental Housing Development and Preservation</td>
<td>HOME</td>
<td>$800,000</td>
<td>Housing Units</td>
<td>8</td>
</tr>
<tr>
<td>Emergency Rehabilitation</td>
<td>CDBG</td>
<td>$250,000</td>
<td>Housing Units</td>
<td>34</td>
</tr>
<tr>
<td>Single Family Rehabilitation</td>
<td>HOME</td>
<td>$500,000</td>
<td>Housing Units</td>
<td>12</td>
</tr>
<tr>
<td>Tenant Based Rental Assistance</td>
<td>HOME</td>
<td>TBD</td>
<td>Households</td>
<td>82</td>
</tr>
</tbody>
</table>
### HUD 2018 Annual Action Plan Projects

<table>
<thead>
<tr>
<th>Program</th>
<th>Fund Source</th>
<th>Amount Estimated</th>
<th>Indicator</th>
<th>Goal</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Economic Development</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Revolving Loan Fund</td>
<td>CDBG</td>
<td>$2,000,000</td>
<td>Jobs</td>
<td>75</td>
</tr>
<tr>
<td>Neighborhood Business Revitalization</td>
<td>CDBG</td>
<td>$500,000</td>
<td>Jobs</td>
<td>14</td>
</tr>
<tr>
<td>Economic Development Initiative</td>
<td>CDBG</td>
<td>$375,000</td>
<td>Businesses</td>
<td>260</td>
</tr>
<tr>
<td><strong>Neighborhood Development</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Neighborhood Public Improvements</td>
<td>CDBG</td>
<td>$520,000</td>
<td>Pub Fac./People</td>
<td>5/5,000</td>
</tr>
<tr>
<td>Neighborhood Facilities and Improvements</td>
<td>CDBG</td>
<td>$500,000</td>
<td>Pub. Fac./People</td>
<td>2/15,000</td>
</tr>
<tr>
<td>Neighborhood Support</td>
<td>CDBG</td>
<td>$730,000</td>
<td>People/LMA</td>
<td>9,670</td>
</tr>
<tr>
<td><strong>HOPWA</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Supportive Services</td>
<td>HOPWA</td>
<td>$570,000</td>
<td>People</td>
<td>1,282</td>
</tr>
<tr>
<td>Tenant Based Rental Assistance</td>
<td>HOPWA</td>
<td>$700,000</td>
<td>Households</td>
<td>200</td>
</tr>
<tr>
<td>Short Term Rent Mortgage Utility Assistance</td>
<td>HOPWA</td>
<td>$85,000</td>
<td>Households</td>
<td>80</td>
</tr>
<tr>
<td>Permanent Housing Placement</td>
<td>HOPWA</td>
<td>$100,000</td>
<td>Households</td>
<td>100</td>
</tr>
</tbody>
</table>
Emergency Solutions Grant - The ESG program provides funding to: (1) engage homeless individuals and families living on the street; (2) improve the number and quality of emergency shelters for homeless individuals and families; (3) help operate these shelters; (4) provide essential services to shelter residents, (5) rapidly re-house homeless individuals and families, and (6) prevent families/individuals from becoming homeless. For more information and resources about ESG, go to HUD’s OneCPD website at [www.OneCPD.info](http://www.OneCPD.info).

<table>
<thead>
<tr>
<th>Program</th>
<th>Fund Source</th>
<th>Amount Estimated</th>
<th>Indicator</th>
<th>2018 Goal</th>
</tr>
</thead>
<tbody>
<tr>
<td>Administration</td>
<td>HESG</td>
<td>$36,165</td>
<td>N/A</td>
<td>-</td>
</tr>
<tr>
<td>Prevention</td>
<td>HESG</td>
<td>$105,000</td>
<td>People</td>
<td>35</td>
</tr>
<tr>
<td>Rapid Re-Housing</td>
<td>HESG</td>
<td>$225,250</td>
<td>People</td>
<td>45</td>
</tr>
<tr>
<td>Shelter</td>
<td>HESG</td>
<td>$131,000</td>
<td>People</td>
<td>10,000</td>
</tr>
</tbody>
</table>
Comments or Questions?

Call the City: Rachel King at 720.913.1669
Send an e-mail to: Rachel.King@denvergov.org

Send a letter to: Rachel King
ATTN: Draft 2018 Action Plan
City & County of Denver
201 W. Colfax Ave., Dept 204
Denver, CO 80202

The Draft 2018 Action Plan will be available for comment at:
www.denvergov.org/oed (see Reports and Studies)
from May 15th through June 15th
Housing an Inclusive Denver
2018 Annual Action Plan
Dedicated Affordable Housing Fund

• In Fall 2016, the Denver City Council approved the first-ever dedicated affordable housing fund estimated to raise **$150 million over the next 10 years** to support affordable housing development and preservation.

• The fund is comprised of two sources:
  1. Property tax revenue
  2. Development fee revenue

• A 23-member **Housing Advisory Committee** was formed to provide essential strategic input on uses of the dedicated fund. Recommendations from the group help inform annual affordable housing priorities as well as the five-year comprehensive housing plan for the city, *Housing an Inclusive Denver.*
Focus of Annual Action Planning

• Purpose of the Annual Action plans is “to implement the overall comprehensive housing plan to prioritize and allocate city housing expenditures based on current conditions”

  • *Housing an Inclusive Denver*, Denver’s five-year housing plan, was adopted by City Council on February 20\textsuperscript{th}

  • Annual Action Plan was recommended for implementation by Housing Advisory Committee on April 5\textsuperscript{th}
FOUR FUNDAMENTAL VALUES

Housing an Inclusive Denver is built around four fundamental values:

- Leverage and enhance housing investments to support inclusive communities
- Identify ways to foster communities of opportunity
- Housing as a continuum that serves residents across a range of incomes
- Embrace neighborhood diversity
FOUR KEY GOALS

The plan also outlines four key goals:

- Create affordable housing in vulnerable areas AND in areas of opportunity
- Preserve affordability and housing quality
- Promote equitable and accessible housing options
- Stabilize residents at risk of involuntary displacement
INVESTMENT PRIORITIES

40-50% of housing resources will be invested to serve people earning below 30% of Area Median Income (AMI) and those experiencing homelessness who are seeking to access or maintain rental housing, including:

- 20-25% of housing resources to serve residents experiencing homelessness
- 20-25% of housing resources to serve residents earning below 30% AMI

20-30% of housing resources will be invested to serve people earning 31% to 80% AMI who are seeking to access to rental housing or to maintain rental housing.

20-30% of housing resources will be invested to serve residents seeking to become homeowners or remain in homes they already own.
Considerations – Public Feedback in 2017 and 2018

Large number of public comments at HAC meetings, Council meetings and community meetings during plan development focused on the need to stabilize residents at risk of displacement in vulnerable areas:

- “[need] more efforts to prevent eviction and displacement of low-income renters”
- “[need efforts] aimed at vulnerable areas”
- “pursue development of a community land trust because the cost of land is helping drive the high cost of developing affordable units”
- “the city MUST identify more resources to address the emergency housing crisis”
Key Actions in 2018

- Align agencies to develop more consistent marketing materials for housing programs
- Strengthen preservation efforts aimed at maintaining long-term affordability of existing units
- Explore framework and methodology for preference in new housing for residents at risk of/that have experienced displacement
- Leverage publicly owned land for housing by developing an inventory of land owned by city and other partners
- Promote programs that help renters through comprehensive eviction assistance
- Promote tax relief programs that stabilize homeowners and renters
• Double the Affordable Housing Fund
  – $15M/year to $30M/year
  – Create/preserve at least 6,400 units over five years
  – Serve at least 31,000 households over five years
• Issue bonds to accelerate funding
• Leverage partnerships to improve outcomes
Provide more housing opportunity/access and sooner; and invest in a financially responsible way.

1. Align investment strategies to AHF’s five year housing plan and processes
2. Evaluate bonding
3. Leverage housing partnerships and tools
4. Do not increase costs on the very households we are working to serve
1. Increase RMJ special tax rate by 2%
   – Dedicate proceeds to the AHF ($8M in 2019)

2. Increase annual “PAYGO” General Fund transfer to AHF by $7M starting in 2019

3. Local funding for AHF would = $30M/year
• Contract with DHA to bond current property tax mill, generating approximately $105M:
  – 50% will be used for investment into immediately ready projects to accelerate DHA unit creation/preservation
  – 50% will fund land/property acquisition to create a longer-term pipeline of projects serving our most vulnerable residents
<table>
<thead>
<tr>
<th></th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Existing: Linkage Fee</strong></td>
<td>$1,500,000</td>
</tr>
<tr>
<td><strong>Existing: General Fund/DHS Transfer</strong> <em>(backfills the linkage fee during initial ramp up)</em></td>
<td>$6,800,000</td>
</tr>
<tr>
<td><strong>Existing: 0.442 mills for 20 years</strong></td>
<td>$7,500,000</td>
</tr>
<tr>
<td><strong>New Starting in 2019: 2% RMJ</strong></td>
<td>$8,000,000</td>
</tr>
<tr>
<td><strong>New Starting in 2019: Annual General Fund/DHS Transfer</strong></td>
<td>$7,000,000</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$30,800,000</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Property Tax Pass Through to DHA for Bonding</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Existing 0.442 mills for 20 years</strong></td>
<td>$7,500,000</td>
</tr>
<tr>
<td><strong>Potential bond proceeds over 5 years</strong></td>
<td><strong>$105,000,000</strong></td>
</tr>
</tbody>
</table>
## AHF Outcomes - Current + Framework

### Investment Type

<table>
<thead>
<tr>
<th>Investment Type</th>
<th>CCD $15M “Pay-as-you-go” (current housing plan)</th>
<th>CCD $7M “Pay-as-you-go” (proposed starting 2019)</th>
<th>$105M bonding with DHA (proposed starting 2019)</th>
<th>Total Over Five Years (Note: land to be developed over ten years)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Projects</td>
<td>~3,000 units</td>
<td>~750 units</td>
<td></td>
<td>3,750 units</td>
</tr>
<tr>
<td>Programs</td>
<td>30,000 households</td>
<td>1,000 households</td>
<td></td>
<td>31,000 households</td>
</tr>
<tr>
<td>Property Acquisition</td>
<td></td>
<td></td>
<td>~1,400 units</td>
<td>1,400 units</td>
</tr>
<tr>
<td>Accelerated Pipeline</td>
<td></td>
<td></td>
<td>~751 units created (202 previously planned, 549 additional)</td>
<td>1,294 units</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>~543 units preserved (333 previously planned, 210 additional)</td>
<td></td>
</tr>
</tbody>
</table>

**Total Outcomes Across all Resources**

6,444 units

31,000 households
Thank you for your participation!

Questions?
APPENDIX
PROPOSED KEY ACTIONS 2018

• Connect residents with resources to prevent displacement:
  • Develop more streamlined website and outreach materials
  • Promote broader participation among eligible households for existing property tax programs
  • Support financial assistance to stabilize households across eviction spectrum
  • Target outreach for existing rehabilitation, counseling and other programs in vulnerable neighborhoods
• Develop a collaborative model for community land trust and city controlled land lease to promote long-term affordability
PROPOSED KEY ACTIONS 2018 (con’t)

• Strengthen Preservation Ordinance through rules and regulations, extend minimum affordability requirements for projects receiving city subsidies

• Conduct in depth analysis of specific funding options to expand housing investments

• Explore a framework and methodology for a preference policy in new housing based on economic displacement

• Develop a bridge finance tool to strategically acquire and preserve affordable
**PROPOSED KEY ACTIONS 2018 (con’t)**

- Develop criteria for operating subsidies for supportive services
- Partner with DHA to support and administer the LIVE Denver program
- Ensure long-term zoning and land use recommendations in *Housing an Inclusive Denver* are included in the update to Blueprint Denver
- Develop and evaluate inventory of land owned by public, quasi-public, and private partners for housing development
- Support development of accessory dwelling units as a wealth building tool for homeowners in vulnerable neighborhoods
PROPOSED INCOME PRIORITIES 2018

City will aim to serve residents along the income spectrum at levels consistent with the five-year plan.

- Prioritize development projects that serve residents at lowest income levels

However, with 2018 as a transition year, driving investments toward the lowest income levels will take additional steps:

- Incentivizing lower income units via financial products
- Availability of land for future pipeline of projects
- Analysis of available vouchers

20-25% of housing resources to serve residents experiencing homelessness

20-25% of housing resources to serve residents earning below 30% AMI

20-30% of housing resources will be invested to serve people earning 31% to 80% AMI in rental housing

20-30% of housing resources will be invested to serve residents in homeownership housing
**Description of OED Housing Funds**

In addition to the dedicated affordable housing Fund, OED manages several other funding sources.

<table>
<thead>
<tr>
<th>Programs</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dedicated Housing Fund</td>
<td><strong>Local Funds</strong> that are appropriated each year through the City’s budgeting process; includes property taxes and linkage fees.</td>
</tr>
<tr>
<td>CDBG, HOME, HOPWA</td>
<td><strong>Federal Grants</strong> that can support affordable housing development and programming; appropriated annually</td>
</tr>
<tr>
<td>Metro Mortgage Assistance</td>
<td><strong>Local Funds</strong> that provide up to 4% down-payment assistance for low income homebuyers and accrue a small amount of revenue; appropriated annually</td>
</tr>
<tr>
<td>Revolving Affordable Housing Loan Funds</td>
<td><strong>Local Funds</strong> that provide gap financing for the acquisition and rehabilitation of affordable units; one-time appropriation</td>
</tr>
<tr>
<td>Skyline Housing Funds</td>
<td><strong>Federal Funds</strong> that are available to repair or purchase vacant buildings, build units, and grant funds for projects assisting low-income households; one-time appropriation</td>
</tr>
<tr>
<td>Inclusionary Housing Ordinance Funds, Affordable Housing Remediation Fund</td>
<td><strong>Historic Local Funds</strong> that are not appropriated on a continuing basis and can be used for affordable housing development or programming</td>
</tr>
<tr>
<td>Rental Rehabilitation Funds, NSP</td>
<td><strong>Historic Federal Funds</strong> that are not appropriated on a continuing basis and can be used for affordable housing development or programming</td>
</tr>
</tbody>
</table>
Figure 2.12

2018 Planned: OED Housing Investments

![Pie chart showing the planned budget for OED Housing Investments for 2018.](chart)

- **Budget**
  - Total Budget: $36,532,395
  - Administration: $6,651,470 (18%)
  - Development: $10,331,707 (28%)
  - Preservation: $17,545,694 (48%)
  - Programs: $1,983,524 (6%)

- **Funding Buckets**
  - Total Funding Buckets: $34,548,870
  - Homeless: $8,097,557 (23%)
  - 0-30% AMI: $6,029,885 (18%)
  - 31-80% AMI: $6,446,222 (19%)
  - 81-100% AMI: $13,975,206 (40%)

*Variance: Administration not allocated to a funding bucket, $1,983,524*
City received Council, stakeholders and public feedback to focus on vulnerable neighborhoods in 2018:

- Strengthening “boots on the ground” and other outreach to residents in vulnerable neighborhoods about existing programs
  - Community navigators
  - Mailers, outreach at community institutions
- Prioritizing development projects that serve residents at risk of displacement and in vulnerable neighborhoods
2018 TARGET OUTCOMES BASED ON CURRENT HOUSING INVESTMENTS

CREATE AFFORDABILITY

2018 Approved: 414 units
2018 Anticipated: 206 units
TOTAL: 620 units

PRESERVE AFFORDABILITY

2018 Approved: 188 units
2018 Anticipated: 145 units
TOTAL: 333 units

PROMOTE ACCESS

2018 Approved: 4,359 households (est.)
2018 Anticipated: 500 households (est.)
TOTAL: 4,859 households (est.)

STABILIZE RESIDENTS

2018 Approved: 2,768 households (est.)
2018 Anticipated: 620 households (est.)
TOTAL: 3,388 households (est.)

"Approved" indicates projects and programs that are in contracting stages and have been approved by OED. Some funds may still be subject to City Council approval.

"Anticipated" indicates projects and programs that are planned but not yet in final contract stage, including financing for projects that have been awarded competitive tax credits or are currently in an RFP selection process, and investments that are recommended from the 2018 Annual Action Plan.
Proposal would add $7M annually to these sources to:

- **Create or preserve at least 750 units over next five years**
  - Focus on preservation and gap financing
- **Serve at least 1,000 additional households over next five years**
  - Direct assistance to stabilize residents at risk of displacement

Benefits:

- Adds additional “pay-as-you-go” funds for flexible investments
- Supports gap financing for projects in pipeline as result of land/property acquisition fund

Note: the five year housing plan includes a projection for households served through counseling services, which have a lower cost per household compared to programs that provide direct assistance.
Outcomes from Bond Approach
Land Acquisition Fund

Land/property acquisition program would provide $50M to:

- **Create or preserve at least 1,400 units over next five to ten years** to serve residents experiencing homelessness and those earning 0-30% AMI via partner developers

Benefits:

- Drives long term pipeline of affordable and supportive housing units
- Supports geographically dispersed housing throughout city
- Addresses priority areas of the five-year housing plan
Accelerated units development would leverage approximately $50M to:

- Create and preserve approximately 1,300 units over next five years
  - Additional 759 units above what would have been created already at Sun Valley, Westridge and Shoshone (549 created, 210 preserved)

Benefits of proposal:

- Provides additional units above what was planned in DHA’s pipeline
- Accelerates development of units to address immediate needs
- Removes DHA from OED’s competitive annual pool, allowing annual “pay-as-you-go” funding for additional projects and developers
## AHF Five Year Plan
### Investment Targets

<table>
<thead>
<tr>
<th>Population</th>
<th>Housing Plan Priorities</th>
<th>Proposal Priorities</th>
<th>Investment Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homelessness</td>
<td>20-25% of funds</td>
<td>~ 20% of funds</td>
<td>• Land/property acquisition&lt;br&gt;• OED Gap financing&lt;br&gt;• Supportive services</td>
</tr>
<tr>
<td>0-30% AMI Rental</td>
<td>20-25% of funds</td>
<td>~ 20% of funds</td>
<td>• Land/property acquisition&lt;br&gt;• DHA accelerate pipeline&lt;br&gt;• OED Gap financing&lt;br&gt;• Stabilization programs, ex: TRUA</td>
</tr>
<tr>
<td>30-80% AMI Rental</td>
<td>20-30% of funds</td>
<td>~ 20% of funds</td>
<td>• DHA accelerate pipeline&lt;br&gt;• OED Gap financing</td>
</tr>
<tr>
<td>Homeownership</td>
<td>20-30% of funds</td>
<td>~ 20% of funds</td>
<td>• OED Gap financing&lt;br&gt;• Stabilization programs, ex: DURA</td>
</tr>
<tr>
<td>Innovation</td>
<td>N/A</td>
<td>~ 20% of funds</td>
<td>• Land trusts&lt;br&gt;• Rental subsidies</td>
</tr>
</tbody>
</table>
Framework Summary

Existing Revenue Sources:
- Linkage Fee
- Property Tax
- Current $6.8M General Fund Transfer

New Revenue Sources:
- 2% Recreational Marijuana Special Sales Tax
- $7M Annual General Fund Transfer
- New revenue sources double the AHF from an est. $15M to $30M

The Five-Year Affordable Housing Plan:
- Creates and preserves 6,400 units (an increase of 3,400)
- Serves 31,000 residents
- Managed by OED and partners
- 50% of bond proceeds to go toward land and property acquisition to create pipeline for affordable housing projects

Appropriation to Denver Housing Authority (DHA):
- Annual appropriation to DHA from AHF
- Property Tax Mills 0.442
- Allows DHA to bond $105M, accelerating the Affordable Housing Plan

Oversight:
- The Office of Economic Development (OED)
- Housing Advisory Committee (HAC)
• Public, stakeholder, Housing Advisory Committee (HAC) outreach

• Council action would be required for the following:
  – Changing the Retail Marijuana Special Rate from 3.5% to 5.5% in 2018
  – Approval of the agreement with DHA
  – Approval of $7M General Fund transfer in 2019 budget
  – Modifying the Affordable Housing Fund ordinance to accommodate the property tax being committed for 20 years and adding the RMJ rate increase
    • Under consideration: addressing the sunset on the current linkage fee
<table>
<thead>
<tr>
<th>Task</th>
<th>April 2018</th>
<th>May 2018</th>
<th>June 2018</th>
<th>July 2018</th>
<th>Fall 2018</th>
<th>January 2019</th>
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<tbody>
<tr>
<td>Stakeholder and Public Outreach</td>
<td></td>
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<tr>
<td>IGA Development</td>
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<tr>
<td>Council Outreach</td>
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<tr>
<td>Council Adoption</td>
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<tr>
<td>2019 Budget Adoption</td>
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<tr>
<td>Revenue Available for Investment</td>
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</tr>
</tbody>
</table>
Proposed Framework Governance

- Revenue, program goals flow thru AHF and HAC
- Investments align with goals of housing plan
- Outcomes reported in annual action plan
- Activity, investments and progress reported to HAC and City Council
Question: What types of developments or projects address needs of persons with disabilities?

Answer: The City occasionally partners with organizations supporting persons with disabilities for development projects, such as a current project with Atlantis Community development, as well as programs discussed in the presentation such as RHAMP, or Rental/Homeowner Access & Modification Program, that improve accessibility to residents’ renter or owner-occupied housing.

Question: Do affordable housing and homelessness programs involve training and resources for those individuals receiving support?

Answer: Yes, development projects are beginning to incorporate more supportive services to residents, and public service programs do as well.

Question: What is the best resource for housing questions; who do we call?

Answer: Mile High United Way and 311. [The participant was provided a copy of the City of Denver’s Housing Resource Guide with contact information.]

Comment: I would like to see the City be more aggressive and push harder to create more affordable housing units in all the new developments going up around the City; the percentage of affordable housing units in each development seems low.

Question: Are there programs for people who make over 80% AMI, to help buy a first home?

Answer: Yes, Colorado Housing and Finance Authority (CHFA) has several programs.

Question: Does the City put on workshops for homebuyer assistance or homeownership counseling?

Answer: The City funds several programs that provide housing counseling (such as Brothers Redevelopment) and homebuyer assistance (such as Colorado Housing Assistance Corporation). [Participant was provided a copy of the City of Denver’s Housing Resource Guide.]
Comment: The news media only releases information about these meetings the day of, which is not helpful.

Response: The City agrees and is working to improve its public outreach methods and is looking into options where residents can sign up for emails on announcements and information.

Participant Response: Release of information to The Spectrum (a community newsletter) and other community newsletters could also be helpful.

Comment: I participated in the Housing Summit as a community member, and I would like to see more community members at events like that and at these meetings.

Comment: Mothers Advocating for Affordable Housing would like the City to consider lifting its 10-year sunset on the Affordable Housing Fund.

Response: The City is considering it.
Appendix B

OED Five-Year Housing Comprehensive Plan, *Housing an Inclusive Denver*
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ACKNOWLEDGEMENTS

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COMMITTEE VICE CHAIR
Heather Lafferty, Executive Director and CEO, Habitat for Humanity of Metro Denver

COMMITTEE SECRETARY
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Cris White, Executive Director, Colorado Housing and Finance Authority
Alison George, Executive Director, Colorado Division of Housing
John Parvensky, Executive Director, Colorado Coalition for the Homeless
Veronica Barela, Former President and CEO, NEWSED Community Development
Carl Patten, Director of Community Benefit, Centura Health
Randy Kilbourn, Member of Cross-Disability Coalition and Denver Metro Fair Housing Center
Bill Pruter, Chief Financial Officer, Nichols Partnership
Michael Warren, Denver Area Development Manager, Metropolitan Homes and Metropolitan Residential Advisors
Kenneth Ho, Development Manager, Lennar Multi-Family Communities
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Jenny Santos, Health Coverage Guide, Servicios de la Raza

Prepared in partnership with Enterprise Community Partners, Inc. with input from community members and stakeholders in the public, private and non-profit sectors
FROM MAYOR MICHAEL B. HANCOCK

Dear Denver Neighbors,

Denver is beloved for its amazing outdoors, abundant sunshine, bustling economy, and unique and vibrant neighborhoods. Each month, another estimated 1,000 people choose Denver as their new home placing increasing demand on our housing and neighborhoods.

There is nothing I love more as Mayor than enjoying Denver’s diverse neighborhoods with all of you. From the active downtown city center and the sounds of Five Points, to Westwood’s Cuatro Vientos Park and Little Saigon Business District, Wash Park’s Smith Lake, the art of Mariposa and the diversity of Montbello. Our neighborhoods have defined us for generations. Now, our greatest challenge as a city is how we invest in our neighborhoods without sacrificing the cultural and historic fabric that makes them unique.

*Housing an Inclusive Denver* uses input from more than 1,500 residents, numerous housing experts, and nonprofit partners to set a five-year strategy for future housing policy and investments. Led by the Housing Advisory Committee, Office of Housing and Opportunities for People Everywhere (HOPE) and Office of Economic Development, the plan focuses in on the key values of embracing diversity, leveraging investments to support inclusive communities, encouraging opportunity, and serving residents across a range of incomes from those experiencing homelessness to people living on fixed-incomes and working families.

*Housing an Inclusive Denver* celebrates the diversity of our neighborhoods and identifies ways to keep Denver the vibrant city many of us have grown up with and many others have chosen for their new hometown. This plan, and its accompanying annual action plans, are meant to be flexible, living documents that serve to guide us through future changes to Denver’s housing market.

I want to thank the members of our Housing Advisory Committee, all of the residents, organizations and businesses who contributed to the creation of this plan. Today, we are enjoying some of the greatest prosperity in our history, and together we will ensure that it does not come at the cost of losing our cultural identity. I hope you’ll continue to engage with our Housing Advisory Committee and me as we work over the next five years to ensure that housing is affordable for all who choose to call Denver home.

Sincerely,

Mayor Michael B. Hancock
Denver Friends,

There are few things that impact a city as much as its housing stock. In Denver, we’ve emerged from the downturns in the economy to thrive, but we face an increasingly difficult challenge – housing affordability for all incomes. Throughout 2017, the Housing Advisory Committee has heard from communities across the city about their greatest challenges and biggest opportunities. We’ve engaged with national housing experts and looked at successful programs in other cities to develop *Housing an Inclusive Denver*, a five-year plan for housing policy, strategies and investments.

One of the important changes with *Housing an Inclusive Denver* is its focus on addressing the housing needs and opportunities of the city along a “housing continuum,” from people experiencing homelessness to those striving to achieve homeownership. The plan outlines an approach to building communities of opportunity across the city for all people and identifies the strategies the City and County of Denver will use to advance opportunity and mitigate involuntary displacement over the next five years. It creates the overarching direction for allocating the city’s Affordable Housing Fund and federal housing resources, as well as housing and affordability policies and programs. In this capacity, the plan considers the unique characteristics of Denver’s neighborhoods and works to align policy and investment strategies to ensure that housing options along the continuum match distinct neighborhood conditions and contexts throughout Denver.

In addition to the five-year plan, an Annual Action Plan schedule will outline the priorities to which the city will allocate local and federal funds for each fiscal year during the five-year plan period.

The Housing Advisory Committee is pleased to present *Housing an Inclusive Denver* to the community. We view this as a living document that our committee will work to implement over the next five years as our housing market changes, and as we implement and evaluate the tools in our housing toolbox. We are committed to staying engaged and learning alongside you, our community, about the challenges and opportunities in your neighborhood and how the city can partner to create innovative approaches to address our housing needs.

Sincerely,

Kevin Marchman
EXECUTIVE SUMMARY

Overview
Denver is at a pivotal point where despite extremely low unemployment (2.2%), high workforce participation (90%+), and tremendous economic growth, housing costs are growing at such a rapid pace that incomes cannot keep up. *Housing an Inclusive Denver* outlines strategies to create and preserve strong and opportunity-rich neighborhoods with diverse housing options that are accessible and affordable to all Denver residents. The plan is centered around four fundamental values and four core goals.

Fundamental Values

**Leverage and enhance housing investments** with resources from public, private and nonprofit partners to support inclusive communities in Denver, including a focus on sustainability of the City’s existing resources for affordable housing development, preservation and programs.

**Foster communities of opportunity** by aligning housing strategies and investments with unique neighborhood conditions that consider five opportunity outcomes: stable and affordable homes, jobs and economic mobility, comprehensive health services, access to quality education, and mobility and transit connections.
Core Goals

Create affordable housing in vulnerable areas AND in areas of opportunity by focusing on production that considers specific neighborhood conditions, including areas vulnerable to displacement and neighborhoods that have strong amenities such as transit, jobs, high quality education and health care. Measurable outcomes from investment and policies under this core goal include new units created.

Preserve affordability and housing quality by investing to maintain affordability in non-subsidized units and preserving or continuing affordability of existing publicly subsidized affordable housing. Measurable outcomes from investment and policies under this core goal include existing units preserved and residents served through program investments or policy actions.

Promote equitable and accessible housing options by supporting programs and policies that help residents across the housing continuum access affordable housing. Measurable outcomes from investment and policies under this core goal include residents served through program investments or policy actions.

Stabilize residents at risk of involuntary displacement by supporting programs and policies that help a resident maintain their existing housing or stay in their community. Measurable outcomes from investment and policies under this core goal include residents served through program investments or policy efforts.

Support housing as a continuum that serves residents across a range of incomes, including residents experiencing homelessness, those earning low wages or living on fixed-incomes such as seniors or residents with a disability, and working families.

Embrace diversity throughout neighborhoods to ensure that Denver remains a welcoming community for all residents by focusing on policies, programs and investments that support inclusive, mixed-income communities.
**Housing and Affordability Investments**

**Recommendation 1: Analyze existing housing resources for performance, structure, and sustainability.** The City and its partners will conduct a policy review of the existing dedicated housing fund by the end of 2021, including a consideration of the performance and structure of the existing revenue sources, an evaluation of the ongoing sustainability of the existing sources, and a recommendation regarding the extension of funding sources in the housing fund.

**Recommendation 2: Explore opportunities to expand existing resources for housing investments.** The City and its partners will conduct an in-depth analysis of the range of possible opportunities to maximize the City’s resources available for housing, including the costs and benefits of specific funding options, including bonds, and the legal and policy considerations for a variety of uses.

**Recommendation 3: Coordinate housing investments with the City’s other affordability resources.** Since fostering communities of opportunity requires other affordability investments that complement housing investments, the City and its partners should explore ways to better coordinate limited resources, ensuring that the City’s investments are leveraged to effectively serve Denver residents and promote economic mobility.

**Recommendation 4: Pursue regional collaboration with partners across the Denver Metro Area to promote inclusive communities.** Recognizing that housing and affordability challenges do not start and stop at Denver’s boundaries, the City and its partners should pursue regional partnerships including with Denver’s Regional Council of Governments to leverage funding and investments strategies to promote inclusive communities.

**Legislative and Regulatory Priorities**

**Recommendation 1: Strengthen the City’s Preservation Ordinance.** The City and its partners are taking steps to clarify language in the Preservation Ordinance through a rulemaking process, and should coordinate across partners in the Housing Preservation Network to conduct regular outreach to owners of existing income-restricted properties to preserve income-restricted rental properties long-term.
Recommendation 2: Expand and strengthen land-use regulations for affordable and mixed-income housing. Through Blueprint Denver and supplemental implementation actions such as zoning modifications, the City should support land-use regulations that incentivize affordable and mixed-use housing, including expanding the development of accessory dwelling units.

Recommendation 3: Develop more consistent standards for affordable housing in major redevelopment areas. The City and its partners should foster mixed-income and mixed-use communities by developing clear standards for the circumstances when an affordable housing plan will be created for a major redevelopment area and exploring the creative use of tax-increment financing.

Recommendation 4: Enhance protections and assistance for renters, including exploring a rental registry. The City and its partners should support the safety and well-being of all renters in Denver by exploring a rental registry that would require landlords to register their rental properties and participate in regular inspections for health and safety standards.

Recommendation 5: Stabilize households through tax relief programs. The City and its partners should promote broader participation among eligible households for existing property tax relief programs and explore additional forms of tax relief for low and moderate-income households struggling to keep up with rising property taxes.

Recommendation 6: Explore a framework and methodology for determining a preference in new housing for residents at risk of displacement. The City and its partners should leverage data collected through the Analysis of Impediments (AI) process to explore a framework and methodology for a preference policy aimed at stabilizing residents at risk of displacement.

Recommendation 7: Enhance the existing State Low Income Housing Tax Credit. The City and its partners should back an extension of the existing state tax credit program beyond its current sunset in 2019 and, in close partnership with the Colorado Housing and Finance Authority and Colorado Division of Housing, explore additional tools to enhance the state tax credit to facilitate creation and preservation of affordable housing in Colorado.
Strategic Use of Land to Support Affordable Housing

Strategic land acquisition is an essential element of Denver’s long-term housing pipeline, and is an important strategy that the City and its partners will pursue to foster mixed-income neighborhoods, preserve affordability in vulnerable neighborhoods, and introduce affordability to areas with strong economic opportunities.

Recommendation 1: Leverage publicly owned land for affordable housing development. While the City has an existing process when disposing of its land that considers affordable housing as a potential use, the City and its partners should take proactive steps to conduct a comprehensive analysis of the current inventory of public and quasi-publicly owned land and its suitability for affordable housing development.

Recommendation 2: Facilitate acquisition of land directly and through partners for housing development. The City and its partners also have programs and funding resources that can be used for the direct acquisition of properties, or in partnership with developers interested in building affordable or mixed-income housing.

Ashley Union Station Apartments
Recommendation 3: Explore tools to promote long-term affordability of housing, including land trusts, throughout Denver communities. The City and its partners should explore land trusts as a tool to preserve affordability citywide and in vulnerable neighborhoods, evaluating factors such as the upfront cost to invest in unit acquisition, ongoing cost of program development and community stewardship.

Housing for Residents Experiencing Homelessness

With more than 3,336 residents experiencing homelessness on any given night in Denver, the City and its partners will pursue an integrated approach to providing supportive housing, health services and job training opportunities to support our most vulnerable residents.

Recommendation 1: Expand investments in housing options for residents experiencing homelessness and integrate providers across the housing continuum. The City and its partners should effectively target housing resources by fully implementing and expanding the regional Coordinated Entry Systems (CES), OneHome, and employing shelter diversion strategies to help residents identify alternative housing options, and connect to services and financial assistance to quickly return to permanent housing.

Recommendation 2: Build housing capacity through policy and funding alignment. The City and its partners should harness resources and integrate investments across the housing continuum to develop additional supportive housing and evaluate performance of local projects to resolve episodes of homelessness more quickly.

Recommendation 3: Prioritize supportive services “gap” funding for approved supportive housing projects. The City and its partners should build a supportive services funding program to create and preserve quality supportive housing, prioritizing funding for existing supportive housing projects and establishing a framework to review, rank and award critical service funding to supportive housing projects in the pipeline.
Affordable and Workforce Rental Housing

Skyrocketing housing costs and stagnant wages have put most rental units out of reach for low- and moderate-income households, with a shortage of approximately 26,000 housing units for the lowest earners. The City and its partners are focused on strategies that produce new affordable options and stabilize those at risk of displacement to prevent residents, especially those living on fixed-income such as seniors and people on disability, from becoming homeless.

Recommendation 1: Preserve existing income-restricted affordable rental housing in vulnerable neighborhoods and near transit. The City and its partners should pursue proactive strategies to support priority preservation projects through acquisition and rehabilitation financing, and by developing a bridge finance tool to strategically acquire affordable properties while long-term financing options are assembled.

Recommendation 2: Preserve affordability of unsubsidized large-scale affordable rental properties. The City and its partners should develop and maintain an inventory of unsubsidized large-scale affordable properties, educate existing owners about the creative financing tools that are available for preservation, and support development partners in directly acquiring unsubsidized properties utilizing tools such as bridge financing and 4% Low Income Housing Tax Credits (LIHTC).
Recommendation 3: Preserve affordability of unsubsidized small-scale affordable rental properties. The City and its partners should explore a package of financing tools to incentivize existing owners to preserve unsubsidized small-scale properties and explore financing tools to strategically acquire these properties.

Recommendation 4: Promote programs that help households stay in their existing rental housing through comprehensive eviction assistance. The City and its partners should continue to support direct financial assistance aimed at stabilizing residents experiencing a housing crisis to help prevent eviction, displacement, and homelessness.

Recommendation 5: Promote development of new affordable, mixed-income and mixed-use housing. The City and its partners should explore financing mechanisms to better support mixed-income development, including ways to enhance Colorado’s State LIHTC and partnerships with local employers.

Recommendation 6: Promote programs that help households access affordable rental housing. The City and its partners should implement and evaluate the success of the proposed LIVE Denver program to buy down affordability of existing vacant rental units and explore ways that tenant assistance can better serve residents experiencing homelessness.

The Avondale affordable project
Attainable Homeownership

Since support for affordable homeownership opportunities can help residents build wealth and transition out the rental market (leaving an existing rental unit available for another household along the housing continuum), the City and its partners will invest to build and preserve affordable for-sale housing units. And with nearly 35,000 homeowners paying too much for their existing homes, many of them in areas with rapidly rising property taxes, the City and its partners will work to stabilize residents at risk of displacement through tax relief and other programs.

Recommendation 1: Promote programs that help households maintain their existing homes. The City and its partners should target existing homeowner rehabilitation programs to residents in vulnerable neighborhoods, promote financial literacy education for prospective and existing homeowners, and promote the development of accessory dwelling units as a wealth-building tool for low and moderate-income homeowners.

Recommendation 2: Promote development of new affordable and mixed-income homeownership stock. The City and its partners should implement and evaluate the success of current efforts to incentivize creative financing mechanisms to develop mixed-income communities, including condos and other housing stock.

Recommendation 3: Preserve affordability of existing income-restricted homeownership stock. The City and its partners should explore partnerships with key nonprofit and foundation partners to preserve income-restricted homes built under the previous Inclusionary Housing Ordinance or major development agreements.

Recommendation 4: Preserve affordability of existing unsubsidized affordable for-sale housing. The City and its partners should explore tools to help preserve the City’s existing affordable housing stock, such as through land trusts or shared appreciation loans.

Recommendation 5: Promote programs that help households access for-sale housing. The City and its partners should continue to support programs that provide down payment and mortgage interest tax incentives for low and moderate-income residents and explore new tools such as escrow agreements or lease-to-own models.
Prioritization Along the Housing Continuum

Feedback received from members of the public, housing stakeholders and members of the Housing Advisory Committee during the development of *Housing an Inclusive Denver* focused on finding a balance of investment along the housing continuum.

While investment along the housing continuum can help ensure there are options for each population, feedback received from the public, housing stakeholders and members of the Housing Advisory Committee indicated a need to target housing resources toward the most vulnerable residents in Denver experiencing homelessness and those earning below 30% AMI. Based on feedback received as part of the *Housing an Inclusive Denver* planning process, the following targets will guide housing investments aligned with the values, goals and strategies included in this plan:

40 - 50% of housing resources will be invested to serve people earning below 30% of area median income (AMI) and those experiencing homelessness who are seeking to access or maintain rental housing, including:

- **20 - 25% of housing resources** to serve residents experiencing homelessness

- **20 - 25% of housing resources** to serve residents earning below 30% AMI

20 - 30% of housing resources will be invested to serve people earning 31% to 80% AMI who are seeking to access or maintain rental housing

20 - 30% of housing resources will be invested to serve residents seeking to become homeowners or remain in homes they already own.

Public feedback indicated that housing resources should target the most vulnerable residents in Denver.
A Focus on Serving Residents

*Housing an Inclusive Denver* signifies a shift from previous planning efforts that have focused primarily on citywide housing strategies with a preference for creation of new units. *Housing an Inclusive Denver* recognizes that neighborhoods across the City face different challenges, have varying conditions, and offer different opportunities to residents.

If federal and local resources remain consistent with current levels, the City and its partners aim to leverage the proposed strategies within *Housing an Inclusive Denver* to create or preserve approximately 3,000 housing units by 2023.

**GOAL:** Create affordable housing in vulnerable areas AND in areas of opportunity by focusing on production that considers specific neighborhood conditions, including areas vulnerable to displacement and neighborhoods that have strong amenities such as transit, jobs, high quality education and health care.

**TARGET OUTCOMES:** If local and federal resources remain consistent with current levels, the City and its partners will aim to create at least 2,000 new affordable units by 2023. Of these new units, approximately 90% are expected to serve renters and 10% are expected to serve homeowners.

**GOAL:** Preserve affordability and housing quality by investing to maintain affordability in non-subsidized units and preserving or continuing affordability of existing publicly subsidized affordable housing.

**TARGET OUTCOMES:** If local and federal resources remain consistent with current levels, the City and its partners will aim to preserve at least 1,000 existing affordable units by 2023. Of these new units, approximately 90% are expected to serve renters and 10% are expected to serve homeowners.

The City and its partners will measure effectiveness of housing investments not just by the sheer number of units created or preserved, but by the number of residents who are served through housing investments. If federal and local resources remain consistent with current levels, the City and its partners aim to leverage the proposed strategies within this plan to serve at least 30,000 households by 2023 with programs aimed at stabilizing residents at risk of displacement or those seeking to obtain housing.
GOAL: Promote equitable and accessible housing options by supporting programs and policies that help residents across the housing continuum access affordable housing.

TARGET OUTCOMES: If local and federal resources remain consistent with current levels, the City and its partners will aim to serve at least 20,000 households by 2023 with program resources such as homebuyer counseling, downpayment assistance, and supportive services.

GOAL: Stabilize residents at risk of involuntary displacement by supporting programs and policies that help a resident maintain their existing housing or stay in their community.

TARGET OUTCOMES: If local and federal resources remain consistent with current levels, the City and its partners will aim to serve at least 10,000 households by 2023 through program investments such as tenant–landlord counseling, eviction assistance, and emergency home repair programs.
SECTION 1 INTRODUCTION

Denver prides itself on being an open, inclusive, and welcoming place to live—or in the words of Mayor Michael B. Hancock, “a world-class city where everyone matters.”

Denver’s great art, music, and food scenes, along with its distinctive neighborhoods and natural beauty, continue to appeal to those who have lived here for generations, and draws newcomers and adventure-seekers from around the world. Between 2010 and 2017, more than 100,000 people moved to Denver and the City’s economy and housing market gained remarkable strength.

This prosperity drives a new challenge: how to keep neighborhoods affordable in the face of higher housing costs. Rising rents have outpaced gains in household incomes; increasing home values threaten to drive out low- and moderate-income households; and on average, more than 3,000 residents are unable to afford a home at all. Rising housing costs affect all Denver residents, but are particularly tough for low- to moderate- income renters, residents experiencing homelessness, seniors, and persons with disabilities.

For many households, the threat of displacement due to housing pressures is real, creating daunting stress and instability in their daily lives. Research demonstrates that households with stable housing in strong neighborhoods have a lower risk of negative outcomes.
health outcomes, including disease and poor mental health. The City and its partners want to ensure residents can stay in their homes and neighborhoods, and that residents who do not currently live in a stable, affordable living situation can access new rental and homeownership opportunities. Most of all, though, the City and its partners are focused on ensuring public investments support stronger connections between housing, good-paying jobs, and healthy living, so all Denver residents can have a good life.

Denver leaders are building on several years of successful efforts to address the City’s housing challenges. In 2016, City Council approved Denver’s first-ever dedicated housing fund of $150 million to support affordable housing creation, preservation and programs over a ten-year period. Since 2015, the City and its partners worked together to house more than 1,500 residents experiencing homelessness in permanent supportive and more stable, long-term housing, and together, will open two more permanent supportive housing developments and two new emergency shelters by the end of 2018. The Mayor’s 3x5 Challenge produced 3,000 housing units in just four years—one year ahead of schedule – and the City helped 1,300 residents become first-time homeowners through its Metro Mortgage Assistance Plus Program. Additionally, the Mayor created the new Office of Housing and Opportunities for People Everywhere (HOPE) to work across City departments to better coordinate and leverage investments in housing, health services and workforce training.

Despite low unemployment and high workforce participation, housing costs are growing so quickly that incomes can’t keep up.
Denver is at a pivotal point where despite extremely low unemployment (2.2%), high workforce participation (90%+), and tremendous economic growth, housing costs are growing at such a rapid pace that incomes cannot keep up. *Housing an Inclusive Denver* outlines strategies to create and preserve strong and opportunity-rich neighborhoods with housing that is accessible and affordable to all Denver residents. This plan explains how the City and its partners will use housing as a platform to advance opportunity and mitigate displacement over the next five years. *Housing an Inclusive Denver* will guide housing policy decisions and resource allocations to create, preserve, and promote affordable housing over the next five years.

**Fundamental Values**

*Housing an Inclusive Denver* is organized, first and foremost, around several fundamental values. These values include 1) a focus on leveraging and enhancing housing investments to promote the ongoing development and preservation of inclusive communities in Denver, 2) building communities of opportunity that help all residents reach their full potential, 3) supporting housing as a continuum where the needs and conditions along one part of the
continuum influence the success of other areas, and 4) a need to stabilize residents at risk of involuntary displacement due to economic pressures.

The following values guide overarching housing policy and investments to foster an inclusive Denver:

1) **Leverage and enhance housing investments.**
Denver’s housing challenges are complex and will continue to shift as economic conditions and demographics change over time. Even with recent steps to expand Denver’s housing options, addressing our evolving housing needs will require creative tools, collaboration across public, private and nonprofit partners, and expanded resources. The City and its partners will work together to make impactful investments to ensure that residents can stay in their homes and neighborhoods, and that residents who do not currently live in stable, affordable living situations can access new rental and homeownership opportunities.
2) Foster communities of opportunity.
Within Denver, achieving communities of opportunity means that Denver residents have the tools and resources needed to reach their highest potential. They can lead healthy lives, feel secure in their homes, and live close to quality jobs, schools, transportation options and services. To understand specific neighborhood conditions across Denver, Housing an Inclusive Denver takes an approach to measuring opportunity at the Census Tract-level, modeled off the Opportunity360 platform developed by Enterprise Community Partners, Inc. Through this analysis, the City and its partners can begin to understand neighborhoods in the context of five opportunity outcomes: stable and affordable homes; opportunities for economic mobility; connections to comprehensive health services for overall wellness; access to a quality education; and easy access to mobility and transit connections. This high-level analysis informs the unique characteristics and opportunities of Denver’s neighborhoods and allows the City to align housing strategies and investments to specific areas throughout the city. Denver’s neighborhoods are grouped based on these shared conditions and market characteristics.

3) Support housing as a continuum.
In its most recent five-year housing strategy, Housing Denver, the City defines its housing continuum as a range from “critical needs” to “workforce rental” to “workforce ownership.” This plan updates this continuum to focus on residents and their unique housing and service needs, from those experiencing homelessness, to those seeking affordable and workforce rental housing, and attainable homeownership. Recognizing households with a range of income levels exist within each of these populations, no static income levels are associated with each group. Instead, specific income levels will be aligned with specific neighborhood conditions and proposed strategies in annual action plans aimed at implementing this plan. By creating income targets based on strategies, the City and its partners can make more informed decisions related to resource allocation and adjust targets based on the performance of specific strategies or as needs along the continuum evolve (rather than based on pre-defined groupings).

4) Embrace diversity throughout neighborhoods.
Denver thrives when our neighborhoods remain welcoming communities for all residents. The City and its partners will focus on prioritizing investments into programs that support diverse, mixed-income communities that provide opportunity for all residents to
succeed. With this focus, the City and its partners will consider how investments in development, preservation and programs support residents and neighborhood development, not just on units produced or preserved.

Core Goals

Housing an Inclusive Denver establishes four core goals to guide the City’s affordable housing strategies over the next five years:

1) Create affordable housing in vulnerable areas AND in areas of opportunity.
   By emphasizing a focus on residents rather than just the production of housing units, the City and its partners will prioritize specific neighborhood conditions, including areas vulnerable to displacement and neighborhoods that provide access to opportunity, when creating new affordable housing. The strategies under this goal include investing in land acquisition for future housing development and promoting development of mixed-income communities.

2) Preserve affordability and housing quality.
   Preservation is a core component of Housing an Inclusive Denver. Denver will focus on preserving existing affordable housing, both homeownership and rental, in vulnerable neighborhoods and areas of higher opportunity. The strategies under this goal include investing to maintain affordability in non-subsidized housing and preserving or continuing affordability of existing publicly subsidized affordable housing.

3) Promote equitable and accessible housing options.
   This plan seeks to align cross-cutting citywide actions and policies to support equitable and accessible housing options for Denver residents along the housing continuum. Actions or policy decisions under this goal will enable housing strategies more broadly through community engagement, formal legislative or regulatory action, new and creative finance mechanisms, or programs that help residents access existing housing.

4) Stabilize residents at risk of involuntary displacement.
   This plan seeks to build upon previous City efforts to identify neighborhoods throughout Denver that are “vulnerable to gentrification” by targeting resources to serve residents, both homeowners and renters, who are at risk of displacement. Policies or investments under this goal are aimed at helping to stabilize residents and support diverse, inclusive communities.
Denver’s Approach to Neighborhoods

Housing an Inclusive Denver recognizes that neighborhoods across the city face different challenges, have varying conditions, and offer different opportunities to their residents. Neighborhoods throughout Denver exhibit a range of market-driven and demographic conditions that make residents vulnerable to displacement and provide various levels of affordability for homeowners and renters. Public and private investment in vulnerable neighborhoods has contributed to rising housing costs, and longstanding Denver residents in many neighborhoods are finding it difficult to remain in their homes.

This plan builds upon previous work that the City has conducted to understand what makes a neighborhood vulnerable to involuntary displacement. In 2016, Denver’s Office of Economic Development (OED) released Gentrification Study: Mitigating Involuntary Displacement, an analysis that aimed to identify the factors that cause residential displacement, determine neighborhoods where displacement is occurring or could happen, and inform how the City and its partners invest resources into housing and economic development to promote equitable and inclusive neighborhoods. While the term “gentrification” encompasses a complex group of
neighborhood dynamics, involuntary displacement is a clearly negative impact of gentrification that the City and its partners can take action to mitigate. Gentrification is defined in the 2016 study as:

“The process that occurs when a neighborhood has attractive qualities— for example, location or historic architecture— but remains relatively low value. The disconnect between potential value and current value (called “the rent gap”) may occur due to historic disinvestment by public and private sectors. When the area becomes desirable to higher-income households and/or investors, there are changes in the housing market. As demand rises for the neighborhood, higher-income households are able to outbid low-income residents for housing, and new development and economic activity begins to cater to higher-income tastes. Lower-income households and/or households of color migrate out of the neighborhood and new in-migrants change the demographics of the neighborhood.”

Since the release of the Gentrification Study, the City and its partners have taken multiple steps to implement its recommendations, including creating a permanent source of funding for affordable housing activates, strategically acquiring land in vulnerable neighborhoods, and integrating the study’s neighborhood typology to evaluate housing investments. Housing an Inclusive Denver builds upon the Gentrification Study to identify and implement specific strategies aimed at stabilizing residents at risk of involuntary displacement.

With the unique characteristics of neighborhoods in mind, Housing an Inclusive Denver integrates the Gentrification Study’s analysis to also understand how neighborhoods across the city promote access to opportunity. As part of this plan, the City and its partners developed five neighborhood types informed by Enterprise’s Opportunity360 platform to align placed-based strategies and assets related to housing, health, economic mobility, transportation, and education throughout Denver. These neighborhood types help ensure that housing production and preservation strategies address the unique opportunities within specific neighborhoods, including vulnerable neighborhoods, and address the core issue of displacement and lack of affordable housing options. In other words, these neighborhood types account for place and enable the City to categorize specific strategies in relation to both the housing continuum and opportunity outcomes in neighborhoods throughout Denver.
Community Engagement

As part of the community engagement process to develop *Housing an Inclusive Denver*, the City and its partners conducted a public survey, public meetings, and a host of individual meetings with key stakeholder groups across Denver. First and foremost, the survey and public meeting participants affirmed the widespread need for affordable and workforce housing throughout the City of Denver. Input received from more than 200 attendees at the public meetings and more than 1,000 public survey responses suggested the City prioritize investments in a variety of different neighborhoods and foster a mix of housing types to achieve diverse communities.

Key themes for investment of housing resources:

1) **Balance investments along the housing spectrum.** Members of the public identified the need to invest in housing along the income spectrum, including permanent housing for the homeless, low-income rental housing for those on disability, social security, or very low wages, workforce rental housing for workers who earn slightly more but are still struggling with housing costs, and homeownership for moderate-income families. Respondents to the public survey prioritized low-income rental housing (29%) and permanent housing for the homeless (23%) among these options.

The City received input from over 200 public meeting attendees and 1,000 public survey responses.

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**FIVE DOMINANT THEMES - FEEDBACK**

1. **Secure** additional resources for affordable housing
2. **Address** land trusts as a tool to promote long-term affordability and preserve existing housing
3. **Address** gentrification and displacement issues
4. **Focus** on serving individuals at the lowest income, especially those experiencing homelessness, seniors, and people with disabilities
5. **Focus** on serving residents experiencing or who are at risk of an eviction
Public meeting participants prioritized workforce rental housing (27%) and low-income rental housing (24%) among these options.

2) Balance investments in housing development and preservation. Members of the public identified the need to balance housing investments in development of new affordable housing and preservation of existing affordable housing. Respondents to the public survey prioritized the investment of more or slightly more resources to preserve affordability of existing affordable housing over development of new affordable housing by a narrow margin. Specifically, 52% of respondents identified “more resources” or “slightly more resources” to preserve affordability of existing housing compared to 48% that identified “more resources” and “slightly more resources” to build new affordable housing.

3) Balance investments throughout Denver neighborhoods. Members of the public identified the need to balance housing investments in vulnerable neighborhoods and those that currently have limited affordable options. In the public survey, respondents prioritized the investment of more or slightly more resources to expand affordable housing in neighborhoods with limited options for low- and moderate-income households by a narrow margin. Specifically, 50% of respondents identified “more resources” and “slightly more resources” to neighborhoods with limited options compared to 49%
that identified “more resources” and “slightly more resources” to housing in vulnerable neighborhoods.

About one-third of Denver residents said their current housing situation was “not affordable.” Among these residents, more than half said that increased rent was the main reason for lack of affordability, followed by one-third of respondents who said changes in their income have affected their ability to afford their current housing situation. [Figures 1.1-1.2]

The open-ended responses further underscored how changing housing costs have affected residents living in already unaffordable housing situations. Some respondents credited outside help or reliance on family for their ability to keep up with changes in housing costs and unexpected circumstances, like long-term illness. Others noted limited options in Denver when living on fixed incomes, such as Social Security. The survey results also suggested support for inclusion, more resources to both preserve affordability of existing affordable housing and build new affordable housing, and housing investments that serve vulnerable residents. The survey results also helped the City and its partners better understand what factors are important to Denver residents when making choices about their housing situation.

**Importance of inclusion.** The survey asked a series of questions about the importance of living in areas with diverse neighbors—those of different races and ethnicities, economic statuses, or ages and lifestyles. Consistently, a majority of respondents recognized the importance of living in these types of neighborhoods. Specifically, 64% of respondents said it was “very important” or “important” to live in a diverse neighborhood with residents at a variety of ages and lifestyles. Additionally, 58% of respondents said it was “very important” or “important” to live in an economically diverse neighborhood. [Figures 1.3-1.5]

**Support for more resources for housing-related work.** Nearly the same share of respondents ranked “more resources to preserve affordability of existing housing” and “more resources to build new affordable housing” as their top priorities, suggesting that both activities should receive additional resources. Thirty-nine percent of respondents ranked “more resources to expand affordable housing in neighborhoods with limited options for low- and moderate-income households” as their top priority, followed by 35% of respon-
dents, who ranked “more resources to stabilize housing in vulnerable neighborhoods” as the second priority. [Figures 1.6-1.7]

**Support for serving vulnerable residents.** A majority of respondents were concerned that Denver lacks enough affordable housing for seniors and persons with disabilities (61%); residents experiencing homelessness (56%), and families with young children (54%). More than one-third of respondents ranked “low-income rental housing for those on disability, social security, or very low wages” as their top priority when asked how the City should prioritize housing investments across income levels. And 67% of respondents ranked this option as either their first or second priority. [Figures 1.8-1.9]

**Importance of cost and location in housing decisions.** Overwhelmingly, housing cost was the most important factor when Denver residents choose a home, with 84% of respondents including it as an important factor. After housing cost, proximity to employment, perceived neighborhood safety, and features of the housing itself were important to at least one-half of all respondents. [Figure 1.10]

84% of respondents cited housing cost as an important factor when choosing a home.
Section 2

Current Housing & Demographic Conditions
SECTION 2. CURRENT HOUSING AND DEMOGRAPHIC CONDITIONS

As noted in the community engagement section, Denver’s strong housing market is becoming increasingly costly for residents. The market currently commands higher home values and rents as compared to 2000 levels and lacks rental units that are affordable and available to low-income households. Cost-burdens are widespread, affecting 36% of Denver residents, and renters at a rate more than twice as high as owners. Across all income levels, these higher costs are disproportionately affecting extremely and very low-income households.

As part of developing Housing an Inclusive Denver, the City completed a data-driven analysis of citywide housing needs, market conditions, and the homeless delivery system, using both national and local data sources. This analysis was refined with input from stakeholders and Denver residents collected through focus groups, public meetings, and an online survey. Key findings related to residents experiencing homelessness; affordable and workforce rental housing, and attainable homeownership are summarized in this section.
Residents Experiencing Homelessness

Homeless population. In January 2017, 3,336 households reported experiencing homelessness on a given night in Denver. However, the point-in-time picture of people living without homes is a single snapshot in time and fails to capture households moving in and out of homelessness throughout the year. In addition to the one-night count, the waitlist for the Coordinated Entry System, OneHome, which provides a regional common assessment tool for targeting housing to those experiencing homelessness, is more than 4,000 individual households and the eligibility list for the Denver Social Impact Bond Project targeting homeless frequent users of the jail system includes more than 2,000 individuals.

Broad spectrum of homeless population. Most households counted through the Point-in-Time Count Report (PIT) are households without children (2,514) and the remaining share are households with children (261). Other household composition characteristics include:
1. Newly Homeless: 471 respondent households
2. Chronically Homeless: 701 respondent households
3. Veterans: 457 respondent households
4. Unaccompanied youth: 267 respondent households

The working homeless population. Sixty-one percent of respondent households in the 2017 PIT survey reported that they or a member of their family had received income from working in the past month.

Housing the Homeless. Below is a summary of the findings from a review of the City’s partnerships with providers to serve residents that are experiencing homelessness.

- Data suggests individuals are cycling in and out of homelessness, leaving one intervention for another, sometimes simply moving from one shelter to the next.

- A significant portion of the population is entering the homelessness assistance system from staying with family and friends, indicating an opportunity to implement diversion strategies.

- Through investment in Permanent Supportive Housing (PSH), Denver is successfully targeting resources to those with the greatest need who are coming from literal homelessness situ-
• There is some movement among households experiencing homelessness from PSH into shorter term housing solutions (e.g. Rapid Re-housing) which suggests a potential need for improved targeting.

• There is a need to evaluate PSH policies/criteria for next step strategies for people exiting PSH and those who no longer need the intensive support of PSH.

• A significant portion of households reviewed who were exiting temporary (transitional) housing were doing so to another temporary housing program, which suggest the need for more permanent, non-time-limited solutions.

Affordable and Workforce Rental Housing

Cost-burdened households are most prevalent among renters.

Nearly 68,000 renter households across all income ranges were paying too much for housing (compared with 35,000 owner households) in 2015 (see Figure 2.1). In other words, these renters are “cost-burdened,” paying more than 30% of their income toward monthly housing costs. The number and share of renters experiencing cost burdens increased by 5% between 2010 and 2015. The most vulnerable renters—those who are housing insecure—make up about 14.7% of Denver’s total population.

Higher rents. The citywide average rent is $1,376. Rents in neighborhoods like Downtown and City Park/North Central Denver are even as much as 20% higher (see Table 2.1). Similarly, smaller units, such as efficiencies and one-bedroom units, command rents 13–15% higher than Fair Market Rent (FMR). Asking rents above FMR suggest that households using rental assistance like Section 8 vouchers may already be having trouble accessing smaller units. Rents within Denver have increased within the last five years: Between 2011 and 2016 the average rent increased by 46% (from $941 to $1,376), increasing 16% between 2014 and 2016 alone (see Figure 2.2).
**Shortage of affordable and available rental units for low-income households.** While Denver’s housing market recently absorbed more than 16,000 newly constructed rental units, Denver has a shortage of affordable and available rental units for all low-income households, especially extremely low-income households. A need exists for at least an additional 15,500 units for extremely low-income renters to create enough units for households at that income level (see Figure 2.3). Ideally, these units would come with income restrictions so households at those income levels do not have to compete with higher income households for these units. Today, more than 10,500 affordable rental units are not available to low-income households because they are occupied by a higher-income household.

**Older, more affordable units in demand.** Residents face competition for older, more affordable rental units. Compared with the newer rental units (those built after 2010), older units (those built before 1979) had a much lower vacancy rate than new units, as well as the citywide vacancy rate for rental housing. Further analysis related to Denver’s unsubsidized, large-scale inventory reinforces the importance of older multifamily buildings in the City’s affordable housing supply. More than 130 properties offer average rents...
in line with Fair Market Rents for studios ($844), one bedrooms ($1,031), and two bedrooms ($1,305). Most of these properties have characteristics that suggest they may need renovations, including being classified as “Class C” properties and built at least three decades ago (if not more).

Attainable Homeownership

Owners paying too much for housing. About 35,000 owner households were paying too much for housing in 2015, although the number and share of owners experiencing cost burdens decreased by 7% between 2010 and 2015. While fewer owner households currently experience cost-burdens, the share of low-income households increased within Denver, outpacing growth in their renter counterparts. Similarly, characteristics of the City’s cost-burdened owners suggest they may need assistance to maintain their current housing situations. And some stakeholders echoed concerns for existing homeowners during the public engagement process. For instance, one-third of cost-burdened owner households are seniors, who may need accessibility features (now or in the future), and 31% are extremely or very low-income households, who may need to make repairs or upgrades to their homes.

Increasing property values. Another issue affecting homeowners are higher tax bills, resulting from higher assessed property values. Changes in assessed property values between 2011 and 2017 un-
derscore how affordability could change for owners, especially if recent trends continue. While stagnant as recently as 2011, assessed property values have increased by about 30% over the past two assessment cycles. Some of the highest concentrations of higher assessed values during the 2017 assessment cycle are in adjacent neighborhoods in western Denver like Villa Park, Ruby Hill, and Mar Lee. Note that these neighborhoods were identified in the Office of Economic Development’s Gentrification Study: Mitigating Involuntary Displacement as “vulnerable to gentrification.”

**Higher home sales price.** Residents interested in becoming homeowners within Denver are finding themselves priced out of the city, especially in strong for-sale markets. The median home price is $378,000 for a detached single-family home and $300,940 for an attached single-family home. The median home price increased significantly between 2012 and 2016. The median price of detached homes increased 43%, while the median price of attached homes increased 96% (see Table 2.2 and Figure 2.4).

**Limited for-sale inventory.** The overall supply of for-sale inventory is limited for residents interested in purchasing a home. The Metro Denver Board of Realtors estimates that the City only had a one-month supply of detached homes and a two-month supply of attached homes on the market during 2016. As a point of comparison, the City had a five-month supply of attached homes during 2012. Both detached and attached homes are selling quickly, only staying on the market an average of 30 to 51 days, respectively.

Assessed property values have increased by approximately 30%, which has resulted in higher tax bills for homeowners.
Section 3

HOUSING & AFFORDABILITY INVESTMENTS
SECTION 3. HOUSING AND AFFORDABILITY INVESTMENTS

More than 100,000 new residents have moved to Denver since 2010, and construction of new housing units has surged, with more than 5,000 permits approved for residential units each year over the same period. While Denver, like other major cities, has experienced an increase in “scrape-offs” where a typically older, smaller and more affordable home is replaced with a larger and more expensive home, most of the units constructed over the last several years have increased the City’s overall inventory of housing. But the pace of residential development has not kept up with population increases, exacerbating rising housing costs due to limited supply.

Over the last several years, the City has taken steps to foster and increase its overall supply of housing in anticipation of new population growth. The original Blueprint Denver plan aimed to channel development into “areas of change” and set the stage for the City’s transition from a use-based zoning code where land uses were divided across the city by districts (for example, zone districts that focus on residential, commercial and industrial uses rather than allowing a mix of uses) to a form-based zoning code that integrates neighborhood context and a mix of uses throughout neighborhoods. Denver’s transition to a form-based zoning code allowed increased density in appropriate areas of the city, especially near transit and

With more than 100,000 new residents since 2010, increased inventory alone is unlikely to meet the City’s affordable housing needs.
the city’s downtown core. The City and its partners recognize that addressing affordability in Denver will take a multitude of different policy strategies over time, including those aimed at increasing the overall supply of housing in the city to keep pace with population. **Section 4** of this plan outlines several paths the City and its partners should explore as part of the Denveright planning process and update to *Blueprint Denver* to continue to increase the overall supply of housing.

While increasing the overall supply of housing can help address the affordability of the City’s new and existing housing stock, increased inventory alone is unlikely to produce housing affordable to the lowest income and most vulnerable residents. This plan aims to find a balance in addressing affordability along the housing continuum, recognizing that inclusive communities offer choice in housing for residents at a variety of income levels.

Federal funds have declined over the last decade, and future allocations are volatile given historic trends and other threats. Local resources and other forms of public and private assistance are more important than ever, requiring the City and its partners to invest current resources effectively and efficiently, explore opportunities to leverage existing resources, and increase resources as appropriate.

**Recommendation 1: Analyze existing housing resources for performance, structure and sustainability.**

The City and its partners have taken important steps in the last several years to increase housing investments, but implementing the strategies outlined in this plan will take creative solutions and bold steps to promote inclusive communities in Denver. As part of the implementation of Article V, Chapter 27 of the Denver Revised Municipal Code (D.R.M.C.) that created the dedicated housing fund, the City must conduct an analysis and review of the ordinance prior to December 31, 2021. The policy review of Article V shall include a public hearing and a report on the findings of the review and any recommendations to the Housing Advisory Committee and City Council. The City’s analysis of the ordinance should consider performance and structure of the existing revenue sources, an evaluation of the ongoing sustainability of the existing sources, and a recommendation regarding the extension of funding sources in the housing fund.
Recommendation 2: Explore opportunities to expand existing resources for housing investments.

In addition to a policy review of the existing dedicated housing fund, the City and its partners should explore other opportunities to expand housing resources. Exploration of additional housing resources should include specific partnerships with public, private and nonprofit entities as outlined in this plan, such as through the development of a preservation fund, enhancing the State Low Income Housing Tax Credit (LIHTC), or partnerships with foundations and employers. Additionally, the exploration of additional housing resources should include a full analysis and development of the range of possible opportunities to maximize the City’s resources available for housing, including bonds or new fees.

City agencies, including the Department of Finance and City Attorney’s Office, are conducting in-depth analysis of the costs and benefits of specific funding options, including bonds, and the legal and policy directed uses of bond proceeds. The analysis will include the current pay-as-you-go funding resource compared to issuing bonds utilizing varying mill rates and issuance schedules. Furthermore, the analysis around issuing bonds will consider the potential impact to the City’s credit ratings and attendant taxpayer burden to support the bonds, as well as the considerable amount of other unfunded capital needs that may require bonds in the future. The analysis should be complete and presented to the Housing Advisory Committee within the second quarter of 2018.

Recommendation 3: Coordinate housing investments with the City’s other affordability resources.

The City’s housing resources are complemented by investments into other components of affordability, including health, jobs, and transit access. The City and its partners should continue to identify opportunities to leverage and expand the resources available for housing and affordability investments. Ensuring that Denver remains affordable for all residents will require a strong nexus between each component of opportunity, including the nexus between housing, job creation and outreach, and growth in wages to promote economic mobility.

Likewise, investments in affordable housing should leverage other major City investments, for example, into major public infrastructure such as transit. The location of affordable housing is critical to promote opportunity, and one of the most important considerations
when targeting affordable housing investments is proximity to transit. The strategies outlined in Housing an Inclusive Denver should be implemented in close partnership with complementary planning processes such as the Mobility Action Plan.

The City and its partners should explore ways to better coordinate existing housing and affordability investments, ensuring that limited resources are invested as effectively as possible to serve Denver’s low and moderate-income households in need. The City and its partners should also develop more coordinated data collection and outcome metrics for City investments across housing and affordability programs.

Find more detailed information about housing and affordability investments in Section 10: Key Supplemental Information.

**Recommendation 4: Pursue regional collaboration with partners across the Denver Metro Area to promote inclusive communities.**

Since housing and affordability challenges do not start and stop at Denver’s boundaries, the City and its partners should pursue regional partnerships to create inclusive communities. The City and its partners have taken critical steps toward regional collaboration through the expansion of the Transit Oriented Development Fund, convening an Annual Housing Summit, and the City is currently working across jurisdictions and housing authorities in Aurora and Boulder County to complete a Regional Analysis of Impediment. Additional work must be done by the City and its partners to pursue regional partnerships alongside key agencies such as the Denver Regional Council of Governments, including and should explore opportunities to leverage and expand housing investments to the extent possible.
Section 4

Legislative & Regulatory Strategies

Housing An Inclusive Denver (2018-2023)
SECTION 4. LEGISLATIVE AND REGULATORY STRATEGIES

Denver has several legislative and regulatory tools to facilitate and promote affordable housing development—but more are needed to adequately address the growing affordable housing needs and varying neighborhood conditions described in this plan.

Over the next five years, the City and its partners will explore and implement legislative and regulatory actions that strengthen existing tools such as the City’s Preservation Ordinance, better-align land use regulations to support affordable and mixed-income housing development, protect tenants of rental housing, and support inclusive communities through cultural diversity.

Recommendation 1: Strengthen the City’s Preservation Ordinance.

Denver’s existing Preservation Ordinance is intended to preserve existing affordable housing (those restricted through a covenant, contract or other affordability restriction on the property) through two primary tools: “right-of-first-refusal” and its affordability period. Currently, the Preservation Ordinance requires that any affordable rental housing development receiving City subsidies be subject to a minimum of twenty-year affordability contract. To support long-term preservation of Denver’s existing affordable rental housing stock,
the City and its partners should explore a longer minimum affordability period. Peer cities such as Seattle require rental housing receiving City resources to have a minimum affordability period of 50 years, where Boston requires perpetual affordability. Minimum affordability periods in Denver’s Preservation Ordinance should be supported by term sheets that also promote long-term affordability.

Under the “right-of-first-refusal,” owners of locally and federally subsidized housing must notify the City if they plan to sell their building or convert their units to market-rate housing. When an owner decides to sell his or her property, the City or a selected designee has a right-of-first-refusal, enabling the City to facilitate the acquisition of the property at terms that are consistent with a market offer.

The City and its partners are already working to clarify language within its Preservation Ordinance – a tool that helps protect affordability after more proactive approaches have been exhausted – through the development of rules and regulations. The City and its partners should clarify through the rulemaking process the specific timelines and requirements for executing the right-of-first-refusal, when and where preservation should be prioritized under the right-of-first-refusal (including factors such as the property’s proximity to transit or neighborhoods where residents are vulnerable to displacement), and specific steps the City or its designee can take to

Under the “right of first refusal,” owners of subsidized housing must notify the City if they plan to sell their building or convert units to market rate.
use notification periods outlined in the Preservation Ordinance as proactively as possible to evaluate a preservation opportunity.

While the Preservation Ordinance provides the City or its designee a right-of-first refusal to preserve existing affordable housing, there are challenges with exercising this right to purchase a property. The right-of-first-refusal works well when a willing buyer has quick access to capital, but can be challenging with affordable housing when multiple layers of financing are required to acquire and rehabilitate the property. In recent years, Denver’s costly housing market has made it cost-prohibitive for the City to exercise its right-of-first refusal, particularly given the timeline for matching a market offer that is mandated in the Preservation Ordinance. Investment strategies aimed at preserving existing income-restricted rental affordable housing stock are outlined in Section 7, as well as strategies aimed at coordinating across partners such as CHFA’s Housing Preservation Network to preserve existing affordable rental housing.

As existing efforts to strengthen the Preservation Ordinance are implemented, the City and its partners should consider other ways to enhance this preservation tool: 1) extending notice requirements as a means to assemble alternative financing or allocate additional funding for expiring properties; 2) explore using a “right-of-first-offer” in addition to the “right-of-first-refusal” to enable the City or its designees to make the first offer on a property prior to sale – creating a more streamlined (and ideally less costly) sale process; 3) work with potential purchasers to extend affordability commitments; and 4) enhance support for tenants at the termination of income-restrictions, including provisions for relocation assistance if the property converts to market-rate housing.

**Key Actions:**

- Clarify, as part of the rulemaking process for the Preservation Ordinance, the process for executing the right-of-first-refusal, when and where preservation should occur (including factors such as the property’s proximity to transit or in neighborhoods where residents are vulnerable to displacement), and steps to use the Ordinance’s notification period as proactively as possible.

- Coordinate across partners in CHFA’s Housing Preservation Network to conduct regular outreach to owners of existing-income
restricted properties to understand and identify preservation opportunities, recognizing the unique needs of property owners, including rehabilitation, acquisition or other financing.

- Develop strong relationships with preservation partners and creative financing solutions to preserve properties under the Preservation Ordinance, including exploring bridge capital available for acquisition while long-term finance tools are layered together.

- Explore other ways to enhance provisions within the Preservation Ordinance related to notice requirements, right-of-first-offer options, and support for tenants in income-restricted properties.

- Explore extending the minimum affordability period for projects receiving City subsidies to promote long-term preservation.

**Recommendation 2: Expand and strengthen land use regulations for affordable and mixed-income housing.**

The City is currently undergoing a community vision process called Denveright. This effort focuses on creating a vision of what Denver will look like in 2040. A key vision element of the Denveright planning process is to create “equitable, affordable and inclusive communities” throughout Denver. While Denveright has a broader planning scope that includes long-range strategies across a variety of areas such as land use, transit, trails and open space, this plan serves as a tool to implement key components of the Equitable, Affordable and Inclusive vision element by promoting affordable housing options and access to opportunity.

During the public engagement process for this plan, stakeholders shared their ideas about ways that the City could strengthen land-use regulations to both support affordable housing projects and more broadly increase diversity of housing types throughout Denver. These ideas focused around three key areas that could be supported in Blueprint Denver, the City’s long-range land-use and transportation plan and part of Denveright: 1) streamlining and facilitating the development of accessory dwelling units as a tool for affordability and to stabilize residents at risk of displacement; 2) promoting a diversity of residential development types throughout Denver neighborhoods, including density as a tool to increase housing supply and introduce affordability; and 3) creating a package of development incentives that support affordable housing projects and promote the development of more mixed-income projects citywide.
Currently, about 25% of Denver, excluding Denver International Airport, is zoned to support development of an “accessory dwelling unit,” a secondary unit that can be attached or detached from the primary residence. However, some of the lots in these areas are not large enough to qualify for an accessory dwelling unit—or ADU. This building form can provide more affordable rental housing options throughout predominantly single-family neighborhoods, and can act as a wealth building tool to help low and moderate-income residents remain in vulnerable neighborhoods. Expanding the number and type of neighborhoods that allow ADUs should be explored as part of the Blueprint Denver update.

To support development of ADUs in existing and future areas of the city, the City and its partners are looking to peer cities that have streamlined ADU development through expedited review of pre-approved design templates, finance packages to support homeowners with the cost of constructing ADUs, and a training curriculum that provides information about becoming a landlord and finding tenants for the ADU. Recommendations about the programmatic steps that Denver and its partners are taking to encourage development of ADUs as an anti-displacement strategy are outlined in Section 8.

Similarly, other forms of multi-unit residential housing development can increase overall housing supply and provide more affordable housing options for low and moderate-income households in Denver. Examples might include duplexes, fourplexes, rowhomes or cohousing options where individual units are grouped together in a single building with shared amenities such as kitchen or community space. The City should encourage the development of these “missing middle” development types throughout Denver neighborhoods to provide residents with a diversity of housing choices (including

“Missing middle” housing includes a variety of development types such as duplexes, rowhomes, townhomes, and fourplexes, all of which can provide a greater range of housing options in Denver neighborhoods. This type of housing typically serves people who are living well above the poverty line, but still struggle to afford housing in Denver, such as teachers and firefighters.
price, size, and tenure of housing options) through specific zoning and land use recommendations in *Blueprint Denver*.

Likewise, the City has already taken steps to pilot a permitting process for development of “tiny homes,” typically homes that are more affordable due to their size at 400 square feet or less. The City and its partners should implement and evaluate the success of the tiny home pilot program and explore opportunities to expand this tool throughout Denver.

With the City’s past population growth (and anticipating more in the next few years), the update to *Blueprint Denver* and subsequent implementation measures such as zoning should also direct more dense development to appropriate areas throughout Denver neighborhoods, especially focusing on current or planned transit corridors. The City and its partners are already taking steps to pilot an incentive overlay for building heights aimed at providing added density near transit in exchange for affordable housing at the 38th and Blake Station Area. The City and its partners should implement and evaluate the success of the incentive overlay and explore expanding the program to other areas where increased density may be appropriate, such as near transit. Likewise, language in the update to *Blueprint Denver* should explicitly reference how housing affordability will be addressed in areas of the city where increased density is considered to promote equitable and inclusive communities.

While Denver’s zoning code does have some specific incentives for affordable housing such as an “alternative minimum vehicle parking ratio” which allows for a parking reduction when a project serves persons earning below 40% AMI, these incentives are limited and lack clear guidelines to support affordable housing and encourage developers to include affordable units within a mixed-income development. For example, the zoning code does not specify if a minimum number of 40% AMI units are needed to qualify for the parking reduction incentive or the affordability period for these units.

With the adoption of the City’s housing linkage fee, residential and commercial developers have the option to build affordable, income-restricted units as an alternative to paying this fee (sometimes called the “build alternative”). However, without other regulatory tools to encourage development of affordable units, residential and commercial developers may find paying the linkage fee easier.
Implementing the zoning and land use recommendations in Blueprint Denver can encourage a mix of residential development types throughout Denver neighborhoods.

and more cost-effective. The City should encourage more mixed-income development in Denver by creating a package of incentives that provide value for a developer. This package may include more clearly defined parking reductions, lower building permit fees, or special staff support to navigate the complex multi-agency permitting process, in exchange for a certain percentage of affordable units built on site.

Key Actions:

• Encourage development of a mix of residential development types throughout Denver neighborhoods that provide residents with a diversity of housing choices (including price, size, and tenure of housing options) through specific zoning and land use recommendations in Blueprint Denver.

• Evaluate success of the current “tiny home” pilot and explore opportunities to expand the implementation of innovative housing solutions such as tiny homes throughout other areas of Denver.

• Implement and evaluate success of a proposed incentive overlay for building heights at the 38th and Blake transit station and explore expanding the program to other areas where increased density may be appropriate, such as near transit.
Create a package of incentives that provide value for a developer, such as more clearly defined parking reductions, lower building permit fees, or special staff support to navigate the complex multi-agency permitting process, in exchange for a certain percentage of affordable units built onsite.

Recommendation 3: Develop more consistent guidelines for affordable housing in major redevelopment areas.

In recent years, City leaders have also worked to foster mixed-income communities through the provision of affordable housing at major infill development sites. Some examples of these communities include the redevelopment of the former St. Anthony’s Hospital in the West Colfax neighborhood and former University of Colorado Health Sciences Center in the Hale neighborhood. However, despite affordable and mixed-income housing being anticipated in these areas, the City’s zoning code and land use regulations do not provide clear guidance for developers about when to submit affordable housing plans during the site planning process.

Since Denver has a limited supply of undeveloped land that can be used to support affordable and mixed-income development, the City should develop clear standards for the circumstances when an affordable housing plan should be created for a major redevelopment site and provide clear guidance on the process to develop and execute the plan. Circumstances could include sites that utilize a General Development Plan, Infrastructure Master Plan, or similar tool; sites that utilize tax increment financing; or infill sites that are above a certain acreage or that include a specific number of residential housing units. A plan for how affordable housing will be addressed in a major redevelopment area should be closely coordinated across City and partner agencies, including the Office of Economic Development, Community Planning and Development, Department of Finance, and the Denver Urban Renewal Authority.

In addition to developing more clear guidelines for when and how affordable housing should be integrated into major redevelopment areas, the City and its partners should explore creative uses of tax-increment financing to promote inclusive communities throughout Denver. Since the use of tax-increment financing is coordinated closely with the Denver Urban Renewal Authority and Denver Public Schools — and is subject to numerous state regulations — careful
analysis of creative uses of tax increment financing should be conducted in partnership with these agencies.

**Key Actions:**

- Develop clear standards for the circumstances when an affordable housing plan (such as sites with a General Development Plan, Infrastructure Master Plan, or similar tool) should be created for a major redevelopment site and provide clear guidance on the process to develop and execute the plan.

- Explore creative uses of tax-increment financing that can support low and moderate-income residents, including how TIF can be used to support the City’s anti-displacement strategies, in close partnership with the Denver Urban Renewal Authority and Denver Public Schools.

**Recommendation 4: Enhance protections and assistance for renters, including exploring a rental registry.**

Today, about one-half of Denver residents rent their homes. Unfortunately, low- and moderate-income renters occupy a precarious position within the City of Denver: rents have dramatically outpaced incomes over the past two decades and many are at risk of being displaced from their homes, especially in vulnerable neighborhoods. Denver has limited affordable options available within the city if low- and moderate-income renters are displaced, and limited legal protections to ensure renters can remain in their communities and live in safe, decent conditions. Anecdotally, renters are afraid to report problems with their homes and many tenants live without a lease, creating uncertainty and limited legal recourse in the event of a rent increase.

The City of Denver already protects all its residents through building, fire, and public health code enforcement activities. In 2016, the Department of Public Health and Environment (DDPHE), which responds to residential health and housing complaints under the City’s public health code, responded to more than 1,100 complaints. These health and safety concerns ranged from mold to pest infestations to heating and plumbing issues. Like many cities, Denver’s code enforcement activities are largely complaint-based, meaning a resident would need to both identify and report a code violation to the City. Under a complaint-driven system, residents without general protections offered by a lease may not want to
report problems with their homes—including those problems that threaten their health and safety. To assist these residents, the City can undertake more proactive enforcement of health, safety and building codes.

The City, including agencies such as the Department of Public Health and Environment and the Department of Community Planning and Development, will explore development of a rental registry to promote the safety and well-being of all renters, which could require landlords to register their rental properties and participate in regular inspections for health and safety issues, among other provisions. Landlords generally must pay a small registration fee to help cover the administrative costs of the registry program, including inspections.

In addition to ensuring all residents live in a safe home, a rental registry could provide a means for the City to expand basic protections for tenants. These expanded tenant protections could include more standard lease practices as well as education and outreach about tenants’ rights. As part the exploration of a rental registry, the City and its partners should consider ways to protect residents from discrimination based on the source of their income, for example, from Social Security, rental assistance like Housing Choice Vouchers, or child support.

Neighboring cities like Boulder and Westminster use a rental registry and require landlords to create a written lease for any rental exceeding 30 days and to provide a copy of that lease to tenants. In addition, Boulder provides educational materials on a variety of topics, like the process to request home repairs and landlord-tenant roles and responsibilities (through its Landlord-Tenant Handbook). As part of the process to explore a rental registry program in Denver, the City should conduct an analysis of the citywide staffing capacity required to oversee the program during initial development of a rental registry and throughout ongoing inspections.

A key component of supporting renters that might be at risk of displacement includes protecting residents during a housing crisis. The City has already taken steps to support renters experiencing or at risk of eviction by providing the following assistance: 1) temporary rental and utility assistance for renters experiencing a crisis, such as a notice of rent increase or sudden loss of income, aimed at preventing eviction; 2) a comprehensive landlord and tenant

**National Case Studies:**
Seattle, WA adopted a rental registration and inspection ordinance (RRIO) that created an online database of all registered rental properties that the public could use to check for basic health and safety standards before signing a lease. Under Seattle’s RRIO, landlords must renew their registered properties every five years and all registered properties are inspected at least once every 10 years.
Key Actions:

- Explore a rental registry to promote the safety and well-being of all renters, that could require landlords to register their rental properties and participate in regular inspections for health and safety issues.

- Explore ways to implement more standard lease practices between landlords and tenants.

- Explore ways to protect residents from discrimination based on the source of their income, for example, from Social Security, rental assistance such as Housing Choice Vouchers, or alimony as part of the exploration of a rental registry.

- Conduct an analysis of the citywide staffing capacity required to develop and administer a rental registry, including during the initial registration process and ongoing inspections, certifications, and proactive steps to maintain a high quality of housing stock.

Recommendation 5: Stabilize households through tax relief programs.

Compared with other cities, Denver’s residential property taxes are relatively low; the City’s Department of Finance estimates they make up approximately 40% of a property owner’s total tax bill. However, many households within Denver are struggling to keep pace with their property tax bills. The average assessed value increased 30% citywide between the 2015 and 2017 assessment cycles, and in many neighborhoods, these increases were much higher (as much as 70%). At the same time, many vulnerable populations, such as seniors and persons with disabilities, are already cost-burdened; data suggests that seniors (aged 65 years or older) comprise about one-third of homeowners that are both low-income and paying more than 50% of their monthly income on housing costs.
The City of Denver already offers some forms of tax relief for seniors and disabled veterans through a number of programs:

1. **Property Tax Exemption for Seniors and Disabled Veterans.** This exemption enables seniors (aged 65 years or older), their surviving spouses, and disabled veterans who have lived in their home as their primary residence for at least 10 years to exempt taxes on a share of a home (50% on the first $200,000). The State of Colorado reimburses the Denver Assessor’s Office for the property taxes exempted through this program.

2. **Property Tax Deferral Program for Seniors and Active Military Personnel.** This program defers the property taxes for qualified seniors (aged 65 years or older) and active duty military personnel. The state of Colorado pays the Denver Assessor’s Office for the property taxes deferred through this program; a lien is placed on the participant’s property that does not have to be paid unless the participant no longer qualifies for the deferral.

3. **Property Tax/Rent/Heat Credit (PTC) Rebate.** In place since 1971, this rebate pays back part of household expenses for property taxes, utilities, and rent for low-income seniors, a surviving spouse of a senior, or a resident with a disability (regardless of age). The total rebate is based on a household’s income and expenses.

The City can explore forms of tax relief for low and moderate-income households struggling to keep up with rising property taxes.
4. Elderly and Disabled Refund Payment. This program provides a partial refund of property taxes, or the equivalent in rent, paid by qualified Denver residents who are 65 years or older and are income limited or disabled. The refund does not have to be paid back and there is not lien attached to the property. In 2017, the income of qualifying participants could not exceed $15,900 for a single person or $23,100 for couples.

The City should take proactive steps to promote broader participation among eligible households in existing property tax relief programs by actively marketing to eligible households through partnerships with community-based organizations, social service agencies, such as the Department of Veterans Affairs, and in neighborhoods where assessed values have increased more than the citywide average.

However, as tax bills continue to rise, the City will also explore additional local forms of tax relief for low- and moderate-income residents struggling to keep up with rising property taxes. The City may consider expanding the existing tax relief program for seniors to a broader group of residents living on a limited income or explore other forms of tax relief for low- and moderate-income households that would allow property taxes to be deferred through a lien on the participant’s property that does not have to be paid until the time of a sale or unless the participant no longer qualifies for the deferral. Like the program available for seniors and persons with disabilities, additional forms of tax relief for a broader group of low- and moderate-income residents could be available to both homeowners and renters.

Escalating costs associated with higher property taxes are often passed along to tenants of rental properties, further exacerbating expensive rents. Tax rebates could take a few different forms to property owners, such as a direct, ongoing rebate or competitive grant program to property owners in exchange for offering or maintaining a portion of their rental units as affordable units. Nonprofit entities (with federal 501(c)3 status), including nonprofit developers, are already eligible for a property tax exemption under a recent change to City policy. The City will explore property tax relief programs to support property owners who may not qualify for the existing exemption but may still need help with their property taxes in exchange for keeping a percentage of units affordable to low-income households on-site. This type of tool may be particularly
effective to help property owners of small-scale multifamily properties (e.g., those with buildings with 4–20 units), who may not have access to more conventional financing to help offset their operating costs.

Exploration of broader property tax relief programs should be conducted in close partnership with the Department of Finance to understand potential impacts to the City budget and the influence that such programs could have on other programs that use property taxes as a source of revenue, including the City’s dedicated housing fund.

**Key Actions:**

- Promote broader participation among eligible households in existing property tax relief programs through partnerships with community-based organizations and social service agencies, focusing on neighborhoods where assessed values have increased more than the citywide average.

- Explore additional forms of tax relief for low- and moderate-income residents struggling to keep up with rising property values, such as expanding the existing senior and disabled property tax relief program.

- Explore property tax relief programs that support property owners of multi-unit buildings who may not qualify for the existing nonprofit exemption to foster mixed-income developments.

**Recommendation 6: Explore a framework and methodology for determining a preference in new housing for residents at risk of displacement.**

As part of the Analysis of Impediments (AI) planning process, the City, the Denver Housing Authority, and other jurisdictions throughout the region will develop goals and priorities that address contributing factors to racial and ethnic segregation and other fair housing issues and support racial equity. As part of this process, the City and its partners will look at existing concentrations of poverty and racial and ethnic minority groups to develop strategies aimed at promoting more inclusive and equitable communities.

As part of the development of *Housing an Inclusive Denver*, the City examined existing data from the U.S. Department of Housing and Urban Development on the location of “racially and ethnically con-
centrated areas of poverty” or R/ECAPs throughout Denver. These areas are identified at a Census-tract level. This plan examined the relationship of R/ECAPs as part of its broader analysis of neighborhood conditions; based on this analysis, most R/ECAPs are in Type 1 neighborhoods. This plan aims to promote inclusive communities throughout Denver by preserving affordability in vulnerable neighborhoods and promoting development of new affordable housing in high opportunity areas. The AI planning process will build upon the work of this plan to promote communities of opportunity and deconcentrate poverty, while supporting cultural diversity and inclusion.

With dramatically increasing housing costs that threaten to displace low- and moderate-income households, especially communities of color, the strategies outlined in this plan are integral for Denver to remain a diverse and thriving city. Peer cities such as Portland and San Francisco have developed policy tools that provide a preference for residents that have been displaced or are at risk of being displaced from the city in new affordable units. These policies aim to help households impacted by voluntary or involuntary displacement stay in the city or return if they have already been displaced. The City and its partners may explore a policy in Denver that provides preference in new affordable housing for residents that have been or are at risk of displacement. As part of the exploration of this policy approach, the City and its partners should ensure that any proposed framework and methodology to develop and apply a preference for new projects does not have unintended negative impacts on “protected classes” under the Fair Housing Act. Protected classes under the Fair Housing Act include race, color, religion, national origin, sex, disability, and familial status.

The City and its partners should also take steps to integrate community participation of ongoing stewardship efforts for affordable housing when exploring models such as a land trust that could help preserve affordability in vulnerable neighborhoods. More information about land trust models can be found in Section 5.

Key Actions:
• Leverage data collected from the AI to understand existing demographic characteristics of Denver neighborhoods over time, including concentrations of racial and ethnic minorities, to promote policies that embrace cultural diversity and promote access to opportunity.
• Explore framework and methodologies used to develop and implement preference policies in peer cities, evaluating whether and how a preference policy based on economic displacement could be implemented in Denver.

**Recommendation 7: Enhance the existing State Low Income Housing Tax Credit.**

In 2014, Colorado’s General Assembly adopted legislation to develop a State Low Income Housing Tax Credit that was intended to enhance existing federal tax credits administered by the Colorado Housing and Finance Authority (CHFA). The initial purpose of the tax credits was to support development of rental housing units as part of state recovery efforts from the 2013 floods, and also to jump start the 4% federal LIHTC program across the state. The tax credits, which provide funding in the form of private sector investment equity to for-profit and nonprofit developers of affordable rental housing, have supported the creation or preservation of 1,124 affordable units in Denver.

While the state tax credits have been extended by the Colorado Legislature until 2019, the program is set to sunset at the end of that calendar year. The City and its partners should support an extension of the existing state tax credit program beyond 2019 to support the development and preservation of affordable rental housing. In addition to supporting an extension of the existing state housing tax credit, the City and its partners should explore additional tools to expand and enhance the state tax credit program to support projects in local jurisdictions that can provide reimbursement of the expansion to the state. An analysis of potential tools to enhance the state tax credit should be conducted in close partnership with Denver’s Department of Finance, the Colorado Housing and Finance Authority, and the Colorado Division of Housing.

**Key Actions:**

- Support an extension of the existing state tax credit program beyond the current sunset in 2019 to facilitate development and preservation of affordable rental housing in Colorado.

- Explore additional tools to expand and enhance the State Low Income Housing Tax Credit to support rental housing projects in Denver, and other local jurisdictions, in close partnership with the Colorado Housing and Finance Authority and the Colorado Division of Housing.
Section 5
Strategic Use of Land to Support Affordable Housing
SECTION 5.
STRATEGIC USE OF LAND
TO SUPPORT AFFORDABLE HOUSING

During the development of this plan, one issue was consistently identified by stakeholders across each segment of the housing continuum: the rising cost and limited availability of land for affordable and mixed-income development. Strategic use of publicly owned property and acquisition of land for future development are essential elements of Denver’s long-term housing pipeline and an important tool to foster mixed-income neighborhoods, preserve affordability in vulnerable neighborhoods, and introduce affordability to areas with strong economic opportunities.

Addressing the challenge of accessing land for future housing development will require an approach focused on the following strategies: 1) leverage publicly owned land for affordable and mixed-income housing, 2) facilitate land acquisition through direct investment of City resources alongside existing tools such as the Regional Transit-Oriented Development (TOD) Fund, and 3) exploring the use of new tools that can promote the creation and preservation of affordable housing, including land trusts as a tool to provide long-term affordability throughout Denver communities.
Recommendation 1: Leverage publicly owned land for affordable housing development.

The City took an important step forward with Mayor Hancock’s 2016 update to the Executive Order on City-Owned Land and Leased Real-Estate (Executive Order 100). The executive order serves as the primary policy tool to inform the use of City-owned property, including how the City acquires additional properties and disposes of the property that it already owns. In terms of affordable housing, Mayor Hancock’s order directs the Division of Real Estate (within the Finance Department) to coordinate with Community Planning Development and Office of Economic Development staff to evaluate the appropriateness of affordable housing when disposing of City-owned property. The site-level analysis for these opportunities should include considerations like proximity to transit and other neighborhood indicators.14

While Executive Order 100 provides a path for identifying and prioritizing affordable housing when disposing of property, the City and its partners should take proactive steps to conduct a comprehensive analysis of the City’s current inventory of land and its suitability for affordable housing development. An initial dataset of vacant and underutilized parcels was developed based on information available through the Assessor’s Office (also within the Finance Department) as part of the development of this plan. Additional steps are needed to refine the data and determine suitability for housing, including comparing the existing dataset to other data sources across City agencies and removing undevelopable parcels of land that are too narrow or include setback limitations. The updated

*Denver’s Division of Real Estate coordinates with Community Planning Development and Office of Economic Development staff to evaluate affordable housing options when disposing of city-owned property.*
dataset should be evaluated based on individual parcels’ proximity to transit and other neighborhood indicators, as outlined in this plan, to identify priority opportunities for future housing development.

Recognizing that housing is an important component of Denver’s economic vitality, workforce recruitment, and transit-oriented development, the City and its partners should also take proactive steps to develop partnerships with other public or quasi-public landholders to prioritize affordable and mixed-income housing on existing vacant or underutilized parcels currently owned by these entities. Public partners such as the Regional Transportation District (RTD), the Denver Housing Authority (DHA), and Denver Public Schools (DPS) own parcels of that could be developed to include affordable housing, including in locations that align with the priorities outlined in this plan, for example near transit or job centers.

The City and its partners should explore formal partnerships with public and quasi-public agencies to prioritize and set specific standards for use of public land for affordable housing. With the identification of key parcels that could be prioritized for affordable housing development, the City should work across public and quasi-public partners to develop a specific vision for the site, target income levels, populations, and tenure served by the development, as well as supportive services or programming as needed. The analysis of suitability of specific sites for affordable housing should also consider the potential environmental and health impacts of the site, and explore appropriate regulations to ensure that human health is protected.

As part of the implementation of Executive Order 100 and partnerships with public and quasi-public partners, the City should take steps to develop a clear and consistent process for soliciting development proposals to execute the specific vision for housing or mixed-income development on publicly owned parcels. An analysis of the suitability and specific development vision for public or quasi-public owned sites should be combined with strategies and tools outlined in this plan to promote long-term affordability and support low- and moderate-income households.

**National Case Studies**
Arlington County, VA developed a partnership with the Arlington Public School District called the “Community Facilities Study” to identify specific county-owned or district-owned sites potentially suitable for affordable housing development or other community facilities.

Together, county and school district leaders are developing coordinated processes and priority locations for siting housing and other community facilities on publicly owned land.
Key Actions:

- Explore formal partnerships with public and quasi-public agencies to prioritize and set specific standards for use of publicly owned land for affordable housing.

- Evaluate the suitability of City-owned land and land owned by public or quasi-public partners for affordable housing development per factors such as its proximity to transit and other neighborhood indicators as outlined in this plan.

- Develop specific visioning and procurement processes to identify development partners to build affordable and mixed-income housing on public and quasi-publicly owned land.

Recommendation 2: Facilitate acquisition of land directly and through partners for housing development.

The City and its partners also have programs and funding resources that can be used for the direct acquisition of properties, or in partnership with developers interested in building affordable or mixed-income housing. City resources should be used to enhance existing tools such as the Regional Transit Oriented Development (TOD) Fund—which was updated in 2015 in partnership with Enterprise Community Partners’ local Denver office to acquire land near transit throughout the Metro Region—and other Community Development Financial Institutions such as the Mile High Community Loan Fund. Even with current tools, land prices in Denver continue to rise, and the City and its partners will explore ways to strengthen and enhance existing resources available for land acquisition.

The City has also taken steps over the last several years to be more proactive in acquiring land directly for affordable and mixed-income housing development. These direct acquisitions have been in proximity to current and future transit corridors, and have been aimed at preserving affordability in vulnerable neighborhoods. With a consideration for leveraging limited resources where possible with other existing land acquisition tools, the City should continue to directly acquire land in vulnerable neighborhoods to preserve opportunities to develop affordable and mixed-income housing, but should also focus on acquiring land in proximity to high performing
schools and job centers to promote greater access to opportunity throughout Denver.

**Key Actions:**

- Leverage existing City resources with current tools, such as the Regional TOD Fund and Community Development Financial Institutions, to fund land acquisition for future affordable and mixed-income housing development.

- Directly acquire land in vulnerable neighborhoods to preserve opportunities to develop affordable and mixed-income housing in proximity to high-performing schools and job centers to promote greater access to opportunity throughout Denver.

**Recommendation 3: Explore tools to promote long-term affordability of housing, including land trusts, throughout Denver communities.**

As part of a broader cross-cutting strategy to promote long-term affordability for housing investments, the City and its partners should consider mechanisms such as a citywide land trust model, to ensure housing remains affordable for low and moderate-income households for decades to come. Land trusts are typically used to ensure long-term affordability by enabling eligible households or partners to own the property on a site and lease the land underneath it from a management entity. By taking the cost of the land out of the real estate transaction, homes in a land trust can also be more affordable than those on the market.

The City will explore how land trusts can also be used as a tool to preserve affordability in Denver and especially in our vulnerable neighborhoods. To explore the use of land trusts in Denver, the City and its partners will convene a set of stakeholders that includes experts in the development and management of land trusts, neighborhood representatives, for-profit and non-profit developers, and foundation partners. The City and its partners’ analysis of land trusts will include:

- Evaluating financial feasibility and sustainability of models for the upfront and ongoing cost, effective and efficient program administration, and strategic property acquisitions to develop the program across the city.
• Robust community participation in the development of the land trust program

• Ways to utilize a land trust model to address the unique needs of vulnerable neighborhoods across the city, including factors such as the balance of rental and for-sale housing, the balance of new construction and preservation of housing, and the level of affordability needed to address neighborhood conditions.

Some peer cities have also used a land lease model to ensure long-term affordability where the City maintains control of publicly owned or directly acquired land, and leases the land to an owner of the rental or for-sale property on it.

The City and its partners should explore other policy tools for long-term affordability of publicly owned or directly acquired parcels, such as a land-lease.

**Key Actions:**

• Explore land trusts as a tool to preserve affordability citywide and in vulnerable neighborhoods, including evaluating factors such as the upfront cost to invest in unit acquisition, ongoing cost of program administration, length of affordability, and community stewardship.

• Explore other policy tools that promote long-term affordability when land is directly acquired or used for affordable or mixed-income housing development, such as through a land-lease.
Section 6

Housing for Residents Experiencing Homelessness

Housing An Inclusive Denver (2018-2023)
SECTION 6.
HOUSING FOR RESIDENTS EXPERIENCING HOMELESSNESS

During the 2017 Point in Time annual account, 3,336 Denver residents had no place to call home, including more than 200 families with children, nearly 500 veterans, and more than 200 unaccompanied youth. Additionally, about 60% of residents experiencing homelessness are a part of Denver’s local workforce.

As a division of the Department of Human Services, Denver’s Road Home, in partnership with the Division of Housing in the Office of Economic Development and the Denver Housing Authority, prevented or ended homelessness for nearly 7,000 people, including more than 1,200 seniors and families, and made nearly 4,000 additional housing units available to those at risk or experiencing homelessness between 2005 and 2015.

Nonprofit and faith-based service providers operate a network of temporary and supportive housing, health services and job training opportunities for those experiencing homelessness in Denver. Today, the City is working alongside these partners to build on the successes of previous efforts and to better integrate and align resources for housing, health services and workforce training within the homeless delivery system. A reliable supply of affordable...
rental housing and rental assistance are critical to housing Denver’s homeless population. *Housing an Inclusive Denver* includes housing interventions for households currently without homes as well as those households at risk of becoming homeless in Denver.

Homeless service providers within Denver agree that each person’s experience with homelessness is unique and requires a tailored approach to housing, services, and other supports—rather than a one-size-fits-all solution. A brief analysis of the current challenges and opportunities of the system led the development of priority strategies under two key goals: integrate programs for the un-housed into the City’s initiatives to expand housing options; and expand the tools for financing operating subsidies to provide on-site health and job services.

To meet the goal of adding new housing inventory for the lowest incomes, the greatest area of need is for permanent housing solutions with integrated services, permanent supportive housing (PSH) and rapid rehousing solutions (RRS). PSH, RRS and other permanent housing interventions are shown to lead to higher levels of housing stability. Recognizing that temporary housing solutions, like emergency shelters, are necessary to serve all those experiencing homelessness, this Plan focuses on expanding investments in permanent housing solutions to achieve stronger, more stable, longer-term outcomes for those living without homes.

A small but significant portion of households entering homelessness are doing so after most recently living with friends and/or family, presenting the opportunity for Denver to implement diversion strategies as an intervention point. Successful diversion strategies can prevent homelessness for people entering temporary housing services, like shelter, by helping them identify immediate alternative housing arrangements, and if necessary, connecting them with services and financial assistance to help them return to permanent housing.¹⁶

The City of Denver should work with its nonprofit and faith-based service providers to take a dual approach to strengthening the pipeline of permanent and other supportive housing options and providing greater integration of housing, health services and job training opportunities for residents experiencing homelessness. This Plan recommends adding resources to the City’s existing programs to create more permanent housing options for people without homes.
and leveraging resources with private investments and community partners to expand housing interventions that meet unique client needs.

Addressing the housing and service needs of residents experiencing homelessness will require a combination of strategies over the next five years, including efforts to 1) expand investments in housing options for residents experiencing homelessness and make those options available to shelter providers, 2) build housing capacity through policy and funding alignment, and 3) prioritize supportive services “gap” funding for approved supportive housing projects.

**Recommendation 1: Expand investments in housing options for residents experiencing homelessness and integrate providers across the housing continuum.**

To approach housing across the continuum from homelessness to homeownership, the City will better connect housing options to shelter providers to transition more people from homelessness to housing, divert more people away from shelters to rapid rehousing programs, and through the Denver Street Outreach Collaborative continue to transition people who are not accessing shelters to housing options.

A key element to this strategy is prioritizing the households with the highest level of need for the right housing intervention to reduce demand on the front-end of the system. For example, when households that need PSH can access a unit, rather than being placed into a RRS unit that could be used for a household able to resolve their homelessness more quickly, the City and its partners are better able to provide the right service at the right time to meet individual needs.

To effectively target housing resources, Denver needs to continue its efforts alongside the Metro Denver Homeless Initiative (MDHI), the regional Continuum of Care entity, to establish a well-designed regional Coordinated Entry Systems (CES). The CES will identify, assess and prioritize homeless individuals and families for housing and services based on vulnerability and severity of need. This ensures that people who need assistance the most can receive it in a timely manner.
MDHI, the Denver’s Road Home Division of DHS, and homeless service providers across the region have worked together over the past four years to establish policies and procedures for their CES, OneHome, and identify access points to house Denver’s most vulnerable households.

**Key Actions:**

- Fully implement and expand the Coordinated Entry Systems (CES) outside of Continuum of Care funded projects. CES simplifies the process by which residents experiencing homelessness access housing resources and helps to ensure the right housing intervention is paired with the most appropriate participant. This data-driven process allows communities to provide access to housing resources, to assess individuals or family who enters the homeless response system for their vulnerabilities and needs, to assign housing interventions based on client need, and to create a framework of accountability.

- Develop and align policies with MDHI, the organization currently overseeing OneHome, to ensure that City housing resources dedicated to serve residents experiencing homelessness are targeted appropriately, while maintaining flexibility to serve local needs.

- Employ shelter diversion strategies when people enter the system to help them identify immediate alternate housing arrangements. This could include connections to services or financial assistance to help them return to permanent housing quickly. This frees space in temporary housing shelters for those who do not have alternative options.
Recommendation 2: Build housing capacity through policy and funding alignment.

Denver has already taken steps to build housing capacity and leverage new resources for supportive housing development and services. In 2016 and 2017, the City invested in the Supportive Housing Toolkit alongside the Colorado Housing and Finance Authority and the State of Colorado to provide an intensive finance and development workshop for service providers interested in creating permanent supportive housing in Colorado. Several workshop participants have already received tax credits and are under construction or in the immediate housing pipeline, with some others continuing to look for land acquisition opportunities in Denver.

In addition to these efforts to enhance the ongoing supportive housing pipeline, the City and its partners developed an innovative approach to supportive service provision that is receiving national recognition for its “pay-for-success” approach. This Social Impact Bond (SIB) Initiative is helping to target supportive housing and services to chronically homeless individuals who also struggle with mental health and substance abuse issues. The City and its partners should evaluate the success of this pilot program and explore opportunities to expand the SIB program throughout Denver.

To harness resources and integrate investments across the housing continuum, the City and its partners can leverage and align more resources to develop more supportive housing. The City and its partners should collect and analyze the best practices for underwriting federal, state and local programs to connect these resources to housing options.

Key Actions:

• Develop criteria for providing operating subsidies from the dedicated affordable housing fund to create new supportive housing units.

• Leverage existing, funding streams for supportive housing such as Medicaid, Medicare, and TANF to create more streams of funding for on-site supportive services and operating services.

• Continue to implement and evaluate the success of the Social Impact Bond program and explore opportunities to expand the supportive service tool throughout Denver.
• Evaluate the performance of local projects (working with local partners also undertaking evaluation efforts, such as MDHI) to inform which opportunities resolve episodes of homelessness more quickly and expand the ability to serve additional households, as well as to increase rates of housing placement and stability.

• Complete a comprehensive financial modeling analysis that reviews costs, sources, and uses of the resources necessary for the creation of supportive housing including: capital, operating, rental assistance, and services. This analysis will highlight how resources can be used together effectively, as well as, provide more detail as to where the gaps in funding resources exists.

Recommendation 3: Prioritize supportive services “gap” funding for approved supportive housing projects.

As part of a strategy aimed at creating and preserving quality supportive housing projects, the City and its partners should build a supportive services funding program. This supportive service funding program should include a robust framework to evaluate prospective funding opportunities. This framework will need to include a project review process to ensure that the services provider is implementing the supportive housing model such that expected outcomes will be achieved. The City will work closely with the continuum partners to implement best practices for project review and award approval criteria as well as tools to monitor ongoing project performance.

Key Actions:

• Prioritize, from the Affordable Housing fund upon recommendation of the Housing Those Experiencing Homelessness Advisory Committee and the Housing Advisory Committee, funding for existing PSH projects, or those anticipated to come online in the next 12-24 months that do not have adequate services funding resources to deliver the intensive services needed to ensure high levels of housing stability for formerly homeless tenants.

• Establish a framework for how to review, rank, and award critical services funding to supportive housing projects in the pipeline.
• Establish a common outcomes framework across programs to evaluate their effectiveness. Recommendations for outcomes-tracking on the effectiveness of supportive housing include: 1) the annual rate of housing stability in project; and 2) returns to homelessness.
SECTION 7.
AFFORDABLE AND WORKFORCE RENTAL HOUSING

Rental housing development has dramatically outpaced for-sale home development in recent years, with more than 5,600 units built since 2010. Most of the product built in the rental market in Denver in the last several years, like other major cities, are luxury units with prices that are far beyond reach for even Denver’s middle-income earners. Neighborhoods with access to the light rail and near jobs in Downtown Denver command some of the City’s highest rents. Low-income renters are at risk of being displaced from their homes, with few affordable options available within the City. As one survey respondent put it, “I don’t believe we can afford anything else in Denver or near suburbs, so we are stuck.”

Currently, Denver has approximately 140,000 total rental units in the City’s existing stock, including market rate and affordable units. Approximately 21,000 of these units have a restriction that keeps the unit affordable, or about 15% of the City’s total rental housing stock. When the City, State, or Federal government invests in affordable housing, an “income-restriction” is placed on the property to keep the price affordable for a low or moderate-income family for a specific time, usually between 20 to 30 years. In Den-
ver, more than 2,200 affordable homes are at risk of becoming unaffordable over the next five years if the existing income-restrictions expire and owners can rent the units at market rate prices. The City could lose its existing affordable housing stock if income-restrictions expire, and households living in these affordable units are also at risk of displacement if the building converts to market rate pricing that is unaffordable to existing households.

Likewise, renters who live in unsubsidized affordable housing (housing that is affordable for low and moderate-income households but does not have an income-restriction) are vulnerable to rent increases that could become unaffordable and threaten to displace existing tenants. Feedback collected through the community engagement process for this plan indicated that many renters are living on month-to-month leases, that living conditions in some unsubsidized properties are substandard, and that evictions are becoming increasingly prevalent. While Colorado has made some changes at a state level to enhance notice to residents when they are required to vacate a rental property, many low and moderate-income households that receive such a notice are left with limited options.

While preservation of the City’s existing affordable housing is a key strategy to stabilize renters, especially in neighborhoods vulnerable to displacement, this report estimates that the City has a gap of nearly 15,500 units for extremely low-income renters (renters with household income at or below 30% of area median income). Higher-income households occupying these rental units further exacerbate the availability of affordable rental units for low-income households and increases the gap among extremely low-income households to approximately 21,000 units, and 26,000 units among very low-income households.18

Building new affordable rental housing can help provide expanded options for the low and moderate-income households across Denver that are currently cost-burdened or living without stable homes. Creating new affordable rental housing can also introduce a mix of housing options throughout the city, especially in opportunity-rich neighborhoods with access to transit, high-performing schools and job centers.

The City will pursue a dual rental strategy focused on 1) preserving the affordability of existing rental housing, and 2) increasing the

National Case Studies:
Peer cities, such as San Francisco, have developed bridge financing tools for acquiring existing affordable housing, including both large-scale properties and small-scale rental properties. Their "Housing Accelerator Fund" is a partnership between the City, local foundations, private lending institutions, and local corporations. It aims to strategically acquire properties to prevent families and seniors from being priced out of their homes or evicted while long-term city and state investments are assembled.

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production of new affordable and workforce rental housing. The follow-

lying priority investment strategies were developed and informed

by the Affordable and Workforce Rental Housing focus group con-

vened during the planning process, and reflect community feed-

back collected from surveys and public meetings. See Section 9 for

more detailed implementation information.

**Recommendation 1: Preserve existing income-restricted affordable rental housing in vulnerable neighborhoods and near transit.**

Income-restricted housing plays a vital role in Denver’s affordable housing supply. Developments with income-restricted units serve families, seniors, and persons with special needs, and many of these properties have project-based rental assistance contracts that make units affordable to households at or below 30% AMI. Their affordability provisions ensure predictable housing costs for residents relative to their incomes, even as market conditions change. As map 7.2 illustrates, there are clusters of medium to large-scale rental properties with expiring subsidies located near transit.

The City and its partners have taken several steps in the last several years to enhance efforts to preserve existing income-restricted housing stock. In 2015, City Council approved updates to the

<table>
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<th>Income-restricted housing in Denver includes rental units financed through Section 8 and the Low-Income Housing Tax Credit, among other units owned by a variety of private and nonprofit entities; public housing units owned by the Denver Housing Authority (DHA); and for-sale units produced through local partners, such as Habitat for Humanity, Colorado Community Land Trust, and Northeast Denver Housing Center (NDHC).</th>
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<tbody>
<tr>
<td><strong>Total income-restricted units (rental &amp; for-sale)</strong></td>
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<tr>
<td><strong>Public housing units (owned by DHA)</strong></td>
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<td><strong>Income-restricted properties serving seniors</strong></td>
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<td><strong>Income-restricted properties serving persons with disabilities</strong></td>
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<td><strong>Income-restricted properties serving persons experiencing homelessness</strong></td>
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<tr>
<td><strong>Income-restricted properties serving “other special needs” populations</strong></td>
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<tr>
<td><strong>Income-restricted units with expiring restrictions through 2022</strong></td>
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**SOURCE:** Denver Office of Economic Development Income-Restricted Database, May 2017; Housing Preservation Network, 2017
Preservation Ordinance to provide enhanced notice requirements when owners of a property with an existing income-restriction plan to sell, expanding the number and type of projects that are captured under the Ordinance and providing the City or its designee a right-of-first-refusal when a property might be at risk of converting to market rate. Strategies aimed at strengthening the existing Preservation Ordinance are outlined in Section 4.

In partnership with CHFA as the lead agency, the City is also part of the Housing Preservation Network (HPN), where local, state and federal partners are coordinating across Colorado to preserve existing affordable housing stock. As part of this partnership, the City and CHFA have developed an inventory of income-restricted housing, identified initial priority areas and property types for preservation efforts, and conducted outreach to owners of existing income-restricted properties. These efforts are part of the City’s effort to become more proactive in pursuing preservation strategies.

The City provides financing for acquisition and rehabilitation of existing income-restricted properties, usually leveraging 4% Low Income Housing Tax Credits (LIHTCs) administered by CHFA. These resources play a key role in extending the affordability of existing income-restricted properties, but costs have escalated in recent years, especially for prospective property acquisitions with affordability restrictions that are expiring soon. The City and its
HPN partners have also identified a need for new, creative sources of bridge capital that can help acquire affordable properties for long-term preservation.

**Key Actions:**

- Coordinate with HPN partners such as CHFA to leverage the existing inventory of income-restricted properties to develop and maintain a list of priority preservation projects based on expiring restrictions, income and population served, and proximity to transit.

- Pursue proactive strategies to preserve priority preservation projects through acquisition and rehabilitation financing, leveraging 4% LIHTCs, and other local incentives to promote long-term affordability of existing affordable housing stock.

- Develop a bridge finance tool that leverages public and private resources to strategically acquire affordable properties at risk of converting to market rate pricing while long term finance options can be assembled.

**Recommendation 2: Preserve affordability of unsubsidized large-scale affordable rental properties.**

Given the City’s affordable housing gap for lower-income households, the need to secure affordable rental housing options for these households is paramount, and one of the most efficient ways to secure affordable rental housing is to improve and preserve existing buildings. Denver has more than 130 unsubsidized large-scale affordable rental properties with more than 50 units that have rents at or below FMR. A majority (70%) of these unsubsidized properties are in areas of the city that are vulnerable to displacement. As Map 7.3 illustrates, there are clusters of unsubsidized large scale affordable rental properties located near transit stations throughout the city.

While the City’s financing tools for acquisition and rehabilitation of affordable properties can be used for unsubsidized affordable housing, a limited number of projects have accessed City resources for this purpose in recent years. The City and its partners should pursue a more proactive approach to identifying, acquiring, and rehabilitating existing unsubsidized large-scale rental properties. Like acquisition and rehabilitation of income-restricted properties,
the City’s financing tools for acquisition and rehabilitation could be leveraged with 4% LIHTCs to preserve these properties long-term. Another local tool that could be leveraged as part of a financing package for preservation of existing affordable housing is the City’s Property Assessed Clean Energy (PACE) program where eligible participants receive capital to finance eligible improvements that promote energy efficiency, renewable energy and water conservation improvements. While PACE investments alone do not come with a long-term income-restriction, the tool could be combined with other local incentives to secure affordability.

Key Actions:

- Develop and maintain an inventory of unsubsidized large-scale affordable housing projects in Denver.

- Educate existing owners about the creative finance tools available, including recently adopted PACE financing and other acquisition or rehabilitation resources.

- Support development partners to directly acquire and preserve affordability of existing unsubsidized large-scale affordable housing stock, utilizing new tools that provide bridge financing, City financing, and 4% LIHTCs.

Recommendation 3: Preserve affordability of unsubsidized small-scale affordable rental properties.

While there are thousands of existing units in unsubsidized large-scale affordable rental properties across the city (many of them already housing low and moderate-income residents), many more households live in small or medium-scale affordable rental properties: a majority (78%) of the City’s multi-family rental housing stock is between 2-49 units. Data sources that track the location, price, and ownership information of large-scale multi-family properties are more established, so determining this information for small and medium-scale rental housing is challenging.

The current tools available for the preservation of unsubsidized small-scale affordable rental properties are limited in Denver. Leveraging 4% LIHTCs becomes more difficult at this scale due to the smaller number of units unless developers can manage a scattered site portfolio of several small developments. While challenges exist, some peer cities have developed special programs to address small-scale rental stock. For example, San Francisco’s “Small
Site Acquisition Program” funds acquisition and rehabilitation of multi-family rental buildings with 5-35 units. Under this program, properties where immediate risk of eviction of existing tenants due to a sale of the building are given priority for acquisition and rehabilitation resources.

Strategies to explore a rental registry as outlined in Section 4 of this plan could help provide more comprehensive data on the City’s existing small-scale affordable housing.

**Key Actions:**

- Explore a package of finance tools to incent existing owners to preserve small-scale properties, including resources for rehabilitation and potential tax relief.

- Explore development of a finance tool that leverages public and private resources to strategically acquire small-scale unsubsidized rental housing, using San Francisco’s Small Site Acquisition Program as a model.

**Recommendation 4: Promote programs that help households stay in their existing rental housing through comprehensive eviction assistance.**

While investment into preserving existing income-restricted and unsubsidized housing stock can ensure long-term affordability for generations to come, short-term resources that are available to stabilize a renter in their existing home can help mitigate displacement and prevent a resident from becoming homeless.

The City has already taken steps to support renters experiencing a housing crisis by connecting rental assistance programs across the continuum of eviction assistance, especially in vulnerable neighborhoods. These steps include supporting renters experiencing a housing crisis such as a notice of rent increase or sudden loss of income by providing direct financial assistance to help the family stabilize, focused on preventing eviction.

The City also funds programs providing tenant and landlord counseling, and educating residents about their rights and obligations under Colorado Law. Recent efforts to educate residents on their legal rights as tenants include development of a Comprehensive Guide for Landlords and Tenants with information about lease
provisions, circumstances of lease termination, and the rights during an eviction. With a focus on supporting residents who are experiencing an eviction, the Department of Human Services has also placed outreach workers in eviction court to provide direct assistance and resource information for residents facing an eviction. As an additional challenge, low and moderate-income residents that cannot afford representation often navigate eviction proceeding without expert guidance on the specific requirements and opportunities at each step in the process. To enhance its support for residents at risk of involuntary displacement, the City and its partners will explore opportunities to connect those facing eviction with legal assistance.

Key Actions:

• Continue to support direct financing assistance programs aimed at stabilizing households experiencing a housing crisis across the eviction spectrum and in vulnerable neighborhoods.

• Continue collaborative efforts with public and private partners to educate residents in vulnerable neighborhoods about their rights as tenants.

• Explore opportunities to connect those facing eviction with legal assistance.

Recommendation 5: Promote development of new affordable, mixed-income and mixed-use rental housing.

Given the gap in existing affordable options for low and moderate-income households in Denver, the City will focus on providing choices along the housing continuum via new affordable and mixed-income development. This includes creating new housing for residents experiencing homelessness with supportive services, low-income residents living on a fixed-income, and “missing middle” housing options for families and individuals. The City provides financing for development of new affordable units, typically with LIHTC administered by CHFA. While 9% LIHTCs are highly competitive, the Colorado state tax credit has been a key tool in jump starting the non-competitive 4% LIHTCs across the state. Opportunities to extend and enhance the state tax credit are outlined in Section 4.

The need for new affordable rental housing is great across Denver, and the City will continue to support development projects across
all neighborhood types, but new development can act as a tool to bring affordability to areas near transit, job centers, and with high-performing schools. New development of affordable rental housing also provides an opportunity to address the unique challenges and provide housing for special populations such as seniors, people with disabilities, or residents experiencing homelessness. New construction can also provide opportunities to introduce unique design elements to serve specific populations, such as live-work units for artists.

And as demand for housing increases, the need for services increases—including transit access, retail and business services, as well as community facilities such as child care or outpatient health care. Mixed-use developments can bring life to neighborhoods lacking critical amenities such as grocery stores, incubator or worker space, or retail and increase access to opportunity throughout Denver neighborhoods.

**Key Actions:**

- Explore finance mechanisms to better support mixed-income development that includes “missing middle” housing products and related financing tools, including gap financing, bridge financing, and loan guarantees.

- Explore ways that the City’s zoning code and finance mechanisms can support live-work units for artists, among other occupations, through targeted mixed-use developments and worker space.

- Expand partnerships with local employers to contribute to a housing fund to expand workforce rental housing.

**Recommendation 6: Promote programs that help households access affordable rental housing.**

In 2016, more than 5,600 new rental units came online, a record high, and in 2017 over 2,000 more will be added. While the city’s population has grown by over 100,000 over the last several years and the new rental development is helping to accommodate this surge in new residents, many new buildings throughout the city have above average vacancy rates, leaving hundreds of existing units empty. Elsewhere, low and moderate-income households are searching for affordable options in Denver and finding limited available options. Partnership with these market rate owners can help “buy down” the cost of vacant units to a price point that is afford-
able for working households to help connect residents searching for housing options with existing vacant units.

The City has already taken steps to develop a Lower Income Voucher Equity (LIVE) Denver program aimed at connecting working families with vacant units, focusing on bringing those new affordable opportunities into high opportunity areas with access to transit, job centers and high-performing schools. The LIVE Denver program is being developed in partnership with the Denver Housing Authority and can also act as a tool to connect residents with existing Housing Choice Vouchers (many of whom are struggling to find landlords that will accept HUD’s FMR due to rising market costs) to existing vacant units. The LIVE Denver program is an innovative opportunity to pilot a tool for developing mixed-income communities.

The City also provides direct financial assistance to residents to access existing housing units through the Tenant-Based Rental Assistance Program (TBRA). These resources act as a rapid re-housing tool to connect residents experiencing homelessness to bridge housing solutions for a period of 6-24 months. Additional investment strategies related to serving residents experiencing homelessness are outlined in Section 6. Assessment of TBRA as a tool for rapid re-housing of residents experiencing homelessness should be considered as part of the strategy to “right size” interventions appropriate for the individual household.

As part of its homelessness strategies, the City will employ shelter diversion strategies when people enter the system to help them identify immediate alternate housing arrangements. This could include connections to services or financial assistance to help them return to permanent housing quickly. This will also limit the inflow of clients who enter the system in the first place and make more space available for those who do not have alternative options.

**Key Actions:**

• Implement and evaluate success of a proposed LIVE Denver program to buy down affordability of existing vacant rental units in high-opportunity areas of the city.

• Assess existing TBRA investment as part of the continuum of financial assistance to help residents experiencing homelessness return to permanent housing, including how the tool can prioritize individuals with the greatest need from the Coordinated Entry System.
Section 8

**Attainable Homeownership**
Like other high cost cities, low and moderate-income homeowners in Denver face a range of unique challenges with rising property values and upkeep associated with older homes that threatens to displace long-time neighborhood residents. Nearly 35,000 homeowners across the city are living in unaffordable situations and paying too much of their income on housing costs, including about 11,000 seniors. Many of these homeowners live in areas where property values increased significantly between 2015 and 2017 property assessment cycles.

But a significant barrier to homeownership is the current cost of for-sale homes. For-sale home values have increased by 30% since 2015, and residents interested in achieving homeownership are finding themselves priced out of the city, even in areas that have had historically more affordable options. Many comments in the online survey reinforced this finding, with residents noting that their housing was only affordable because “I bought my house in 1991. We could not afford to purchase a comparable home in our neighborhood today,” or that “our same home would be 50% [more] if we tried to buy it now.”

The City and its partners aim to support existing homeowners through several repair and relief programs, but is also focused on connecting low and moderate-income residents with wealth...
building potential through homeownership. While homeownership plays a key role in promoting economic mobility and opportunity for residents through wealth building, the City is also focused on the long-term affordability of existing for-sale housing stock and will explore strategies aimed at promoting long-term affordability such as through land trusts.

**Recommendation 1: Promote programs that help households maintain their existing homes.**

Nearly half of all cost-burdened homeowners live in vulnerable neighborhoods throughout the city. Property values are rising in these areas, and many households are struggling to keep up with the rising costs of taxes and the cost of critical home repairs. Partners like the Denver Urban Renewal Authority administer programs that offer rehabilitation resources for existing low and moderate-income homeowners, including the Single-Family Rehabilitation program, the Emergency Home Repair program, and the Rental Homeowner Access Modification program. These programs provide emergency home repair, accessibility modifications and substantial rehabilitation services for seniors and other low-income households to prevent displacement. The City and its partners should continue to support these programs, and target resources to serve households in neighborhoods with the highest home price appreciations where low and moderate-income residents are at risk of displacement, and explores pathways for return for those who have been displaced.

With rising home values, the City and its partners should also work to promote existing property tax relief programs, focusing on reaching residents living on a fixed income, including seniors and those with a disability, in vulnerable neighborhoods. Property tax relief strategies are discussed in more detail in Section 4, including exploration of property tax relief programs that are more broadly aimed at stabilizing low-income homeowners.

While a limited proportion of parcels citywide are zoned appropriately and have the minimum lot size necessary to build an accessory dwelling unit or “ADU,” some low- and moderate-income homeowners in vulnerable neighborhoods in West Denver and North Denver have the appropriate zoning and lot sizes to build such additional units. Across the country and in a limited number of circumstances in Denver, development of ADUs have been used as a tool to introduce new affordable rental stock into predominantly
single-family neighborhoods. But ADUs can also provide a wealth-building tool (due to the rental income received over time) and support intergenerational households. Recognizing the potential for ADUs to stabilize low and moderate-income households at risk of becoming displaced from their existing homes due to rising prices, the City and partners are developing programs aimed at providing financial tools, streamlined permitting, and property management support to promote development of ADUs.

Creative programs that help residents, especially older adults, age in place include those focused on connecting residents that are “overhoused” with those searching for affordable options. A household is considered “overhoused” when they are living in a unit that is larger than is needed for their family size. For example, one older adult living in a home with three bedrooms could be considered overhoused. Programs aimed at connecting homeowners with extra living space to possible renters present a creative solution to addressing the city’s housing challenges, and introduce affordable options that complement development and preservation of housing units.

Alongside programs that focus on maintaining the physical structure and affordability for existing homeowners, a key component of homeownership success is ongoing financial assistance. The City and its partners should continue to promote financial literacy programs such as ongoing budget and credit counseling through nonprofit partners, banking institutions, and Denver’s Financial Empowerment Centers.

**Key Actions:**

- Target existing homeowner rehabilitation programs to low and moderate-income homeowners in vulnerable neighborhoods throughout the city, such as the Denver Urban Renewal Authority’s Single-Family Rehab and Emergency Home Repair programs.

- Promote ongoing education for existing homeowners through financial literacy, focusing on outreach to low and moderate-income residents in vulnerable neighborhoods.

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**National Case Studies:**

Portland, OR has developed an Accessory Dwelling Unit Program aimed at helping low and moderate-income homeowners build wealth and stay in their communities. The City offers low cost capital for ADU construction, connects homeowners with qualified contractors in the area, has developed a training curriculum for homeowners on becoming a landlord, and is working to provide additional ongoing counseling for homeowners on the implications of the new rental income—such as increased property taxes, requirements to register as a local business, and how to file rental income on federal income taxes.
• Promote development of accessory dwelling units as a wealth building tool for low and moderate-income homeowners in vulnerable neighborhoods and to support intergenerational households.

Recommendation 2: Promote development of new affordable and mixed-income homeownership stock.

One tool that some cities across the country use to develop affordable and mixed-income for-sale housing is “inclusionary zoning” or an “inclusionary housing ordinance.” Denver originally adopted an Inclusionary Housing Ordinance (IHO) in 2002, requiring for-sale developers building more than 30 units to set aside 10% as affordable to moderate-income households. While the ordinance was modified several times since its adoption, the ordinance created a limited number of affordable homes, with many developers opting to pay “cash-in-lieu” of construction. The vast majority of affordable homes constructed were through large scale development agreements negotiated based on the sale of City-owned land (for example, from the former Stapleton airport) or with a large single developer (for example, Green Valley Ranch).

In 2016, the City replaced the IHO with a “housing linkage fee” that is more broadly applicable to new residential and commercial development. The housing linkage fee is structured in some ways as a reverse of the IHO, where developers of new residential and commercial buildings are required to pay a per square foot fee, but have the option to build affordable units instead. Strategies aimed at developing a package of incentives that encourage development of affordable units on site are outlined in Section 4.

While the transition to a more broadly applicable housing linkage fee will provide new funding for the development and preservation of affordable housing, new and creative tools to create mixed-income homeownership stock should be explored. Some communities are supporting mixed-income condominiums through the development of cohousing where individual units are grouped together in a single building with shared amenities. Cohousing developments are often coupled with community based stewardship where residents share responsibility for maintenance of community space. Mixed-income cohousing development has been constructed in Denver as part of the Aria Denver community and could potentially be developed in other areas throughout the city.
To help spur condominium development more broadly, Denver adopted a local ordinance in 2015 that 1) limits using a violation of the Denver building code as the basis for a construction defects claim, 2) requires majority consent of affected homeowners before an HOA can pursue a construction defects claim, and 3) promotes arbitration, not court, as the forum for a construction defects claim. Recent changes to state law and recent court rulings have further addressed these issues and may help to improve the condo market. Since condominiums can provide a path to more moderately priced attached housing, this ordinance unlocked the potential for development of more attainable options for moderate-income residents in Denver.

To further promote condominium development, the City and its partners are taking steps to pilot the development of mixed-income condos at the 29th and Welton, a transit-oriented development site at in the Five Points neighborhood, in partnership with the Regional Transportation District (RTD). The development will include at least 25% of the units as affordable and is intended to inspire creative ways to finance affordable homeownership options in partnership with the development community. Using the 29th and Welton project as a model, partnerships that support mixed-income condominium development can promote affordable housing options in high opportunity areas.
**Key Actions:**

- Explore creative tools to promote mixed-income homeownership development, including models such as cohousing development that are supported through strong community stewardship.

- Implement and evaluate success of the mixed-income condo pilot at 29th and Welton and explore how the approach can be expanded to other areas of the city, especially near transit.

**Recommendation 3: Preserve affordability of existing income-restricted homeownership stock.**

Nearly 2,000 for-sale homes in Denver are affordable due to an existing covenant that ensures the property is occupied and resold to an income qualified buyer over a specific period, usually between 15-30 years. Many of the homes were built under the City’s Inclusionary Housing Ordinance or large-scale development agreements, and while the ordinance was replaced with a more broadly applicable housing linkage fee, homes under the old program continue to operate under existing covenants.

Most of the homes that were built under the IHO or similar development agreements have a shared equity model where proceeds from the sale of the property are shared between the City and the homeowner for a set period after the covenant expires. Typically, the covenants also include a right-of-first refusal for the City or a designee to acquire the property to sell to another income-restricted buyer. With limited affordable homeownership options available on the open market for low and moderate-income households, the City and its partners should focus on keeping these homes available as part of the existing income-restricted for-sale housing stock and promote long-term affordability. Additionally, since most homes built under the IHO or similar agreements are in mixed-income developments due to the structure of the original ordinance, many of these homes are in high opportunity areas.

For example, nearly 500 affordable homes have been constructed as part of the Stapleton development agreement, an area that now includes some of the city’s most expensive housing stock and highest quality schools. Covenants on affordable units built at Stapleton will begin to expire in 2018 and 2019, approximately 15
years after the first units were built in this neighborhood. The City and its nonprofit and foundation partners are already taking steps to explore long-term preservation of these homes to ensure future income-qualified homeowners can purchase homes in these high opportunity areas.

In addition to partnerships aimed at preserving existing income-restricted housing, the City is also focused on continuing education for existing owners of affordable homes. As part of an effort to ensure compliance with the requirements of the City’s existing covenants, the City should conduct regular outreach to existing owners about the requirements of their covenant, including 1) that owners occupy the unit as their primary residence, 2) that units are resold to an income-qualified buyer at an affordable price during the covenant period, and 3) how owners can access ongoing financial literacy and credit counseling even after purchasing an affordable unit.

**Key Actions:**
- Explore partnerships across key nonprofit and foundation partners to preserve existing affordable homes in high-opportunity areas, such as Stapleton, to resell to qualified buyers.
• Continue to educate existing homeowners about requirements of the City’s affordable homeownership covenant as part of an ongoing compliance program.

Recommendation 4: Preserve affordability of existing unsubsidized affordable for-sale housing.

Preservation of existing affordable homeownership opportunities for Denver residents is an important strategy to mitigate the displacement of residents due to rising home values. Between rental and conventional homeownership, shared equity ownership models ensure that homes remain affordable to low and moderate-income households long-term. Models that promote long-term affordability and shared equity include land trusts, which enable eligible households to purchase an affordable home and lease the land underneath it. Land trust models and other similar models such as a land lease are discussed in Section 5.

In addition to exploration of a citywide land trust and land lease policies as outlined in Section 5, the City and its partners could explore other models for preservation such as through “shared appreciation loans.” Shared appreciation loans are second mortgages that require no payment by an owner until a property is sold. At the time of the sale, a family is required to repay the original principal plus a share of the home price appreciation in lieu of interest. Typically, homes purchased under a shared appreciation loan and then resold to an income qualified homeowner to continue the long-term affordability.

By extending the 2017 Mortgage Credit Certificate Program, qualifying borrowers can save thousands over the life of a mortgage. This program helps residents access housing throughout Denver.
Key Actions:

- Explore creative tools for acquisition of existing affordable homes, including models such as a “shared appreciation loan” that could help a moderate-income homebuyer purchase a home with a second mortgage payable at the time of sale to another income-qualified buyer.

Recommendation 5: Promote programs that help households access for-sale housing.

While development and preservation of affordable homeownership units can help ensure that housing options are available for moderate-income residents long term, the City and its partners should also focus on support programs that help residents prepare to become homeowners. The City and its partners provide homebuyer counseling courses that integrate financial coaching with down payment assistance and education about overseeing home repairs.

The City and its partners could continue to support downpayment assistance programs such as the Metro Mortgage Assistance Plus Program. Through this program, the City works with lenders throughout the Denver metro area to offer qualifying first-time homebuyers with a grant to help with up to 4% of the purchase price of a home. Since 2013, this Metro Mortgage Assistance Plus Program has supported the home purchases of 1,277 households with $10.8 million in assistance. The City also supports downpayment assistance programs directly through nonprofit partners.

The City also took steps to extend the 2017 Mortgage Credit Certificate Program that allows qualifying borrowers to receive an annual federal income tax credit equal to 25% of the annual interest they pay on their mortgage loan up to a maximum $2,000 per year. The program, which can save a low or moderate-income family thousands over the life of a mortgage, extends through the end of 2019. As part of a strategy to promote programs that help residents access for-sale housing throughout Denver, the City and its partners should continue to support the Mortgage Credit Certificate program beyond the current program sunset.

In addition to supporting the city’s existing programs for prospective homebuyers, the City and its partners should explore other creative tools to support homeownership. For example, the proposed LIVE Denver pilot is designed to support residents living in affordable rental housing by setting aside a portion of rent paid
The City and its partners should explore creative ways to help moderate-income residents achieve homeownership. Each month to contribute to an escrow account that can be accessed when the resident moves out of the affordable rental property. While this escrow account is not proposed to be limited to use for a future downpayment, this tool could be an effective method to help low and moderate-income residents to save for a down payment. The City and its partners should implement and evaluate the success of this pilot escrow model and explore how the approach can be expanded to other homeownership programs.

Likewise, the City and its partners should explore other creative ways to help moderate-income residents achieve homeownership, including evaluating opportunities for lease-to-own programs or low-interest city loans that might allow a family to refinance their current mortgage and stay in a home they already own.

**Key Actions:**

- Continue to support existing down payment and homebuyer assistance programs such as the Metro Mortgage Assistance Plus programs that provides grants for low and moderate-income residents to purchase homes on the open market.

- Support an extension of the Metro Mortgage Credit Certificate to help low and moderate-income homeowners receive a federal
income tax credit on their mortgage interest beyond the program’s current expiration in 2019.

• Implement and evaluate success of a pilot escrow model as part of the LIVE Denver program where residents pay a portion of rent each month into a saving account that can be used for a down payment, and explore how the approach could be expanded to other housing programs.
Section 9
IMPLEMENTATION
SECTION 9. IMPLEMENTATION

A central theme of Housing an Inclusive Denver is the need for the City to integrate its housing work across sectors, among City departments, and with external partners. Implementing Housing an Inclusive Denver depends on the ability to maximize the impact of the City’s housing investments by aligning and connecting them to other public investments in jobs, health, education, capital infrastructure and transportation. This plan lays the foundation for targeting the City’s resources to address specific neighborhood conditions and challenges faced by Denver residents. The neighborhood opportunity typology developed to support this plan and the targeted strategies to address specific neighborhood conditions can serve as a platform to build the necessary connections to opportunity for Denver residents.

Prioritization Along the Housing Continuum

Feedback received during the development of Housing an Inclusive Denver from members of the public, housing stakeholders and the city’s Housing Advisory Committee focused on finding a balance of investment along the housing continuum. This feedback is a recognition that each segment of the housing continuum is connected and resources are limited. Allocating more resources towards one part of the spectrum therefore diminishes resources available for the rest of the continuum. Further, the costs of development, preservation and programs vary along the continuum – for example,
to develop a permanent supportive housing unit with wraparound services may cost more than the preservation of a moderate-income rental unit. Maximizing the impact of limited resources across the housing continuum requires an ongoing assessment of need, estimation of costs, and evaluation of available resources. For this reason, the target resource allocations in this plan are given as ranges that recognize the interplay of multiple factors that must be continually balanced to optimize results.

While investment along the housing continuum can help ensure there are options for each population, feedback received from the public, housing stakeholders and members of the Housing Advisory Committee indicated a need to target housing resources toward the most vulnerable residents in Denver, those experiencing homelessness and those earning below 30% AMI. Based on feedback received as part of the Housing an Inclusive Denver planning process, the following targets will be used to guide housing investments aligned with the values, goals and strategies included in this plan:

**40 - 50% of housing resources** will be invested to serve people earning below 30% of area median income (AMI) and those experiencing homelessness who are seeking to access or maintain rental housing, including:

- **20 - 25% of housing resources** to serve residents experiencing homelessness
- **20 - 25% of housing resources** to serve residents earning below 30% AMI

**20 - 30% of housing resources** will be invested to serve people earning 31% to 80% AMI who are seeking to access or maintain rental housing.

**20 - 30% of housing resources** will be invested to serve residents seeking to become homeowners or remain in homes they already own.

### 2017 Area Median Income Limits

<table>
<thead>
<tr>
<th>AMI Level</th>
<th>1 Person</th>
<th>2 Person</th>
<th>3 Person</th>
<th>4 Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>30% AMI</td>
<td>$17,650</td>
<td>$20,150</td>
<td>$22,650</td>
<td>$25,150</td>
</tr>
<tr>
<td>50% AMI</td>
<td>$29,400</td>
<td>$33,600</td>
<td>$37,800</td>
<td>$41,950</td>
</tr>
<tr>
<td>60% AMI</td>
<td>$35,280</td>
<td>$40,320</td>
<td>$45,360</td>
<td>$50,340</td>
</tr>
<tr>
<td>80% AMI</td>
<td>$47,000</td>
<td>$53,700</td>
<td>$60,400</td>
<td>$67,100</td>
</tr>
<tr>
<td>100% AMI</td>
<td>$58,800</td>
<td>$67,200</td>
<td>$75,600</td>
<td>$83,900</td>
</tr>
</tbody>
</table>
The city will provide quarterly updates on the implementation of investments consistent with these funding priorities.

**Target Outcomes from Housing Investments**

In total, the City’s Office of Economic Development (OED) invests more than $20 million in federal and local resources into housing development, preservation and programs each year. However, federal resources have declined in recent years and are subject to annual appropriations from Congress. Find more detailed information about each federal and local resource available for housing investment in Section 10: Key Supplemental Information.

As outlined in this plan, *Housing an Inclusive Denver* includes four key goals:

**GOAL: Create affordable housing in vulnerable areas AND in areas of opportunity** by focusing on production that considers specific neighborhood conditions, including areas vulnerable to displacement and neighborhoods that have strong amenities such as transit, jobs, high quality education and health care.

**TARGET OUTCOMES:** If local and federal resources remain consistent with current levels, the City and its partners will aim to create at least 2,000 new affordable units by 2023. Of these new units, approximately 90% are expected to serve renters and 10% are expected to serve homeowners.

**GOAL: Preserve affordability and housing quality** by investing to maintain affordability in non-subsidized units and preserving or continuing affordability of existing publicly subsidized affordable housing.

**TARGET OUTCOMES:** If local and federal resources remain consistent with current levels, the City and its partners will aim to preserve at least 1,000 existing affordable units by 2023. Of these new units, approximately 90% are expected to serve renters and 10% are expected to serve homeowners.

**GOAL: Promote equitable and accessible housing options** by supporting programs and policies that help residents across the housing continuum access affordable housing.

**TARGET OUTCOMES:** If local and federal resources remain consistent with current levels, the City and its partners will aim to serve at least 20,000 households by 2023 with program resources such as homebuyer counseling, downpayment assistance, and supportive services.
GOAL: Stabilize residents at risk of involuntary displacement by supporting programs and policies that help a resident maintain their existing housing or stay in their community.

TARGET OUTCOMES: If local and federal resources remain consistent with current levels, the City and its partners will aim to serve at least 10,000 households by 2023 through program investments such as tenant – landlord counseling, eviction assistance, and emergency home repair programs.

Expanding Denver’s Existing Toolbox
This plan includes several innovative ideas for housing strategies, with programmatic and financing or subsidy implications. The City is committed to exploring these strategies in partnership with for-profit and nonprofit partners, other City departments and public agencies, and other key stakeholders. This plan introduces several new policies, programs or financing tools to support strategies and address neighborhood conditions.

Implement and evaluate success of existing pilot programs:

• **Evaluate success of the current “tiny home” pilot program**
  and explore opportunities to expand the program throughout other areas of Denver.

• **Implement and evaluate success of a proposed incentive overlay** for building heights at the 38th and Blake transit station and explore expanding the program to other areas where increased density may be appropriate, such as near transit.

• **Implement and evaluate success of a proposed LIVE Denver program** to buy down affordability of existing vacant rental units in high-opportunity areas of the city.

• **Implement and evaluate success of a pilot escrow model** as part of the LIVE Denver Program where residents pay a portion of rent each month into a savings account that can be used for a downpayment, and explore how the approach could be expanded to other housing programs.

• **Implement and evaluate success of the mixed-income condo pilot** at 29th and Welton and explore how the approach can be expanded to other areas of the city, especially near transit.
Explore new or expanded tools for housing development and preservation programs:

- **Create a package of incentives that provide value for a developer**, such as more clearly defined parking reductions, lower building permit fees, or special staff support to navigate the complex multi-agency permitting process, in exchange for a certain percentage of affordable units built on site.

- **Develop clear guidelines for the circumstances when an affordable housing plan** (such as sites with a General Development Plan, Infrastructure Master Plan, or similar tool) **should be created for a major redevelopment site** and provide clear guidance on the process to develop and execute the plan.

- **Explore creative uses of tax-increment financing** that can support low and moderate-income residents, including how TIF can be used to support the city’s anti-displacement strategies,

The Denver Department of Public Works focuses on expanding equity in the city’s transportation service and ensuring access to opportunity for residents.
in close partnership with the Denver Urban Renewal Authority and Denver Public Schools.

- **Explore a rental registry to promote the safety and well-being of all renters**, which would require landlords to register their rental properties and participate in regular inspections for health and safety issues.

- **Explore additional local forms of tax relief for low- and moderate-income residents** struggling to keep up with rising property taxes, such as expanding the existing senior and disabled property tax relief program.

- **Explore framework and methodology used to develop and implement preference policies** in peer cities, evaluating whether and how a preference policy based on economic displacement could be implemented in Denver.

- **Explore property tax relief programs that support property owners of multi-unit buildings** who may not qualify for the existing nonprofit exemption to foster mixed-income developments.

- **Explore additional tools to expand and enhance the State Low Income Housing Tax Credit** to support rental housing projects in Denver, and other local jurisdictions, in close partnership with the Colorado Housing and Finance Authority and the Colorado Division of Housing.

The City can partner with the Denver Public Schools to explore creative uses of tax-increment financing to support low and moderate-income residents, and the City’s anti-displacement strategies.
• **Explore formal partnerships with public and quasi-public agencies** to prioritize and set specific standards for use of publicly owned land for affordable housing.

• **Explore land trusts as a tool to preserve affordability citywide and in vulnerable neighborhoods**, including evaluating factors such as the upfront cost to invest in unit acquisition, ongoing cost of program administration, length of affordability, and community stewardship.

• **Explore other policy tools that promote long-term affordability** when land is directly acquired or used for affordable or mixed-income housing development, such as through a land-lease.

• **Develop a bridge finance tool** that leverages public and private resources to strategically acquire affordable rental properties at risk of converting to market rate housing.

• **Explore development of a finance tool to strategically acquire small-scale unsubsidized rental housing**, using San Francisco’s Small Site Acquisition Program as a model.
• Explore creative tools to promote mixed-income homeownership development, including models such as cohousing development that are supported through strong community stewardship.

Implementing Proactive Investment Strategies

In addition to the implementation and evaluation of proposed pilot programs and the exploration of new or expanded housing tools, the City will implement recommendations from Housing an Inclusive Denver through proactive investment strategies, including:

1) Targeting development solicitations to procure partners to build or preserve affordable housing consistent with the values, core goals and strategies outlined in this plan. These targeted development solicitations, for example, could include development on land acquired directly for affordable housing or partners to serve as a designee to purchase a rental property under the City’s Preservation Ordinance.

2) Updating the City’s competitive opportunities for housing program and service funding to align with the values, core goals, and strategies outlined in this plan. These competitive opportunities, for example, should align with the City’s Consolidated Plan for federal resources and future solicitations for program proposals through the City’s Notice of Funding Availability (NOFA) for federal resources.

3) Updating the City’s financial products for housing development and preservation projects to reflect the values, core goals, and strategies outlined in this plan. These updated financial products could include specific tools to incentivize development of housing for the city’s most vulnerable populations earning below 30% AMI, such as through performance based loans or higher per unit subsidies.

4) Updating the City’s application process for housing investments to reflect the values, core goals, and strategies outlined in this plan. These updated application processes, for example, could include specific location priorities for housing investments in vulnerable neighborhoods or in high opportunity areas. This plan recognizes that Denver’s neighborhoods differ depending on location, neighborhood conditions, and access to opportunity.
5) The city will provide quarterly updates on the implementation of investments consistent with these funding priorities.

Investment of local and federal resources for priority strategies outlined in *Housing an Inclusive Denver* will be informed by neighborhood data collected in this plan, as well as subsequent efforts to build on this framework to understand opportunity in Denver.

The City will prioritize strategies to mitigate displacement in vulnerable areas and create housing opportunities in neighborhoods currently out of reach of low-income households. The Annual Action Plan will further refine the targeting of strategies and related action by income and geography.
Section 10
Key Supporting Information
Denver’s senior population is expected to increase by 52% between 2017 and 2035.

SECTION 10. KEY SUPPORTING INFORMATION

Denver’s Future Housing and Demographic Trends

Several long-term demographic trends could shape the city’s housing market over the next five years and beyond: growth in Denver’s senior population; smaller household sizes and fewer households with children; and growth in Hispanic households. These demographic trends may reshape Denver’s for-sale market, create increased competition for smaller units and a greater understanding of the unique housing needs among Hispanic households.

Growth in Denver’s senior population. Like much of the United States, Denver is growing older. Denver’s senior population increased 35% between 2010 and 2017. Between 2017 and 2035, projections suggest that the number of seniors in Denver will increase by 52% between 2017 and 2035, representing the largest share of Denver’s population growth over that time. The city’s past and future growth in seniors age 65 and older will clearly drive the needs and considerations of developing and siting future housing. These needs and considerations include creating more income-restricted housing targeted for seniors, incorporating accessibility features in senior housing, promoting access to health services, and supporting local programming to help seniors successfully age in place. Less apparent is how this growing population will affect the city’s overall housing supply. Depending on seniors’ ability and willingness to find senior-friendly housing, seniors may stay in their
current housing situations. If these seniors are over housed (meaning they live in larger units than may be appropriate), this could result in limited turnover in larger rental units or for-sale inventory, making it difficult for other households to access these products. Seniors also currently make up a growing number of the city’s population experiencing homelessness with recent estimates showing nearly a quarter of the homeless in Denver are over age 55. This growth in homeless seniors places unique stressors on the City’s current system for helping those without homes.

**Smaller household sizes and fewer households with children.**

Today, most of Denver’s households do not have children, and projections suggest these households will increase by 29% between 2017 and 2035. Denver’s households are already smaller than the national average household size (2.28 compared with 2.58 respectively) and average household size in Denver is expected to decrease over time. In terms of Denver’s for-sale market, fewer households with children and smaller households could open more neighborhoods to new homebuyers, as considerations that have traditionally influenced home buying decisions like school quality and reputation, become less relevant to these households (at least in the short-term). Along with seniors, these households may seek smaller units (like one bedrooms), driving additional demand for smaller housing products. This demand could further constrain the city’s existing supply of smaller rental units and drive up these housing costs. Currently, efficiencies and one-bedroom units command rents 13–15% higher than Fair Market Rent (FMR). Asking rents above FMR suggests that households using rental assistance
like Section 8 Housing Choice vouchers may already be having trouble accessing these units, and additional demand from smaller households could exacerbate this problem.

**Growth in Hispanic households.** Today, Hispanic households comprise 35% of all Denver households. It is estimated that 65% of Hispanic households qualify as low-income and make up a smaller share of new homeowners and home loan recipients than the city average. By 2030, Hispanic households will comprise 41% of all Denver households, representing the city’s largest growth in households between 2017 and 2030. This growth suggests a need to consider housing needs among this population in greater detail. It’s important to note to these households are not a homogeneous group and additional outreach and information-gathering may be necessary to understand the core housing needs for a range of lifestyles, ages, and income levels among Hispanics living in Denver. A few ways that these households could define Denver’s housing market in the next several years is acting as new homebuyers, creating more demand for multigenerational housing products, and highlighting a need for more culturally competent housing-related programming and service delivery.

**Investment in Public Infrastructure.** Over the next three years, Denver will experience a wave of public investments valued at more than $4 billion. The projects include expansion of the city’s Convention Center, the National Western Center Complex, Central I-70, the Great Hall of the Denver International Airport, and the projects in
the proposed General Obligation Bond. The projects will create jobs, important infrastructure buildouts and community amenities. The investments may also put pressure on the city’s housing market, as the need for additional skilled workforce for these projects could attract more residents to Denver.

**Relationship to Other Local Planning Efforts**

*Housing an Inclusive Denver* builds on and relates to several past and current planning efforts in the City of Denver. The goals and proposed strategies within *Housing an Inclusive Denver* aim to connect with the City’s update to its land-use and mobility strategies (through Denveright), priorities related to its federal resources for housing and community development (through the 2018–2022 Consolidated Plan and Analysis of Impediments), and connections to jobs and health through the Mayor’s Office of Housing and Opportunities for People Everywhere (HOPE). Each plan and their relationship to *Housing an Inclusive Denver* is summarized in more detail below.

**Denveright.** Through its extensive community-driven planning process, Denveright will chart a course for Denver’s future through 2040. This effort integrates four plans: 1) *Blueprint Denver*, the City’s existing land-use and transportation plan, which serves as the foundation for the Denveright process; 2) *Game Plan*, the city-wide Parks and Recreation Plan, which provides quality open space and improved existing networks for people to walk, bike, relax and play; 3) *Denver Moves: Transit*, which creates a local transit vision

*Expanding bicycle and pedestrian infrastructure can increase safety, while providing additional transit options, and connections to jobs and services.*
to understand and improve the existing transit system; and 4) *Denver Moves: Pedestrian and Trails*, which helps make walking and using off-street trails a viable option for people to get around Denver.

Many of the proposed strategies within *Housing an Inclusive Denver* relate to the four focus areas within Denveright. The strategies adopted in this plan reinforce and help implement a key vision element from Denveright – creating “Equitable, Affordable and Inclusive” communities. Denveright aims to achieve this vision element by supporting community values such as diverse, friendly and open communities, promoting access to opportunity, and by fostering affordable housing and transportation choices. Through its focus on access to opportunity and promotion of affordable and mixed-income housing options, this plan supports the broader vision element of Denveright and provides the basis to achieve its community values through specific regulatory and investment strategies.

**2018-2022 Consolidated Plan.** The Consolidated Plan supports Denver’s assessment of its affordable housing and community development needs and market conditions and creates a communitywide conversation to identify and align housing and community development priorities and allocate federal resources. Analysis and recommendations from *Housing an Inclusive Denver* will directly inform the City’s affordable housing and community development needs and market conditions within the Consolidated Plan. Additionally, *Housing an Inclusive Denver* makes recommendations for the allocation of the City’s federal and local resources.

**Housing Denver.** *Housing an Inclusive Denver* incorporates some of the foundational ideas outlined in Housing Denver, including the need for diverse and flexible funding tools, strategies that address the housing continuum, and a focus on production and preservation of affordable housing.

**Gentrification Study: Mitigating Involuntary Displacement.** In May 2016, the City released the *Gentrification Study: Mitigating Involuntary Displacement*, to serve as a tool to guide future housing and economic development investments in Denver. The study aimed to identify the factors that cause residential displacement, identify neighborhoods where displacement is occurring, or could happen, and inform how the City and its partners promote equitable and inclusive neighborhoods. *Housing an Inclusive Denver* utilizes the
information from this study to help identify neighborhood types and inform strategies, priorities, and key actions to mitigate involuntary displacement.

**Analysis of Impediments (AI).** The U.S. Department of Housing and Urban Development’s (HUD) Affirmatively Furthering Fair Housing rule, or AFFH, guides municipalities’ work to ensure that housing investments are aligned with fair housing principles. This fair housing rule embraces a “balanced approach” between place-based capital investments in low-income communities and strategies promoting mobility that allow low-income households to gain access to safe neighborhoods and high-performing schools. Under this rule, recipients of HUD resources are required to submit an Analysis of Impediments (AI), a community-based plan that sets goals and priorities that address contributing factors to segregation and other fair housing issues to better address historical disinvestment and support racial equity. The City of Denver will participate in a regional AI in 2018. *Housing an Inclusive Denver* describes and defines “racially or ethnically concentrated areas of poverty,” “areas of low-income concentration,” and “areas of minority concentration” in ways that set the stage for the region’s AI and aligns its strategies with broad fair housing goals.

**Detailed List of Denver’s Housing Resources**
The Office of Economic Development (OED) invests federal and local resources into affordable housing development, preservation and programs that serve residents experiencing homelessness, extremely low-income residents living on a fixed income such as CDBG funds support small businesses, neighborhood revitalization, homeowner and rental repair, counseling and social service operations.
seniors or residents with a disability, working families, and residents interested in becoming homeowners.

Federal housing funds are allocated to the City and County of Denver through the U.S. Department of Housing and Urban Development (HUD). Federal funds have declined in recent years, but include:

- **Community Development Block Grant (CDBG)** — CDBG funds support small businesses, neighborhood revitalization, homeowner and rental repair, counseling and social service operations. The City typically receives between $6 and $8 million annually through the CDBG program, but these resources are invested across a variety of housing, neighborhood and business development programs. OED typically invests approximately $2 million annually in housing through the CDBG program.

- **HOME Investment Partnerships Program (HOME)** — HOME funds support a variety of affordable housing activities including new construction and preservation of rental and for-sale housing, and tenant based rental assistance. The City typically receives approximately $2.5 million annually through the HOME program.

- **Housing Opportunities for Persons with AIDS (HOPWA)** — HOPWA funds are available to assist in the provision of affordable housing for persons with HIV/AIDS. The City typically receives approximately $1.7 million annually for the HOPWA program.

Local housing funds are appropriated to OED through the City’s annual budget process:

In September 2016, Mayor Hancock and City Council partnered to create Denver’s first dedicated local fund for affordable housing. The dedicated fund will generate an estimated **$150 million over 10 years** to serve low and moderate-income households. Revenue for the dedicated fund will come from a portion of existing property tax and a new, one-time “housing linkage fee” on commercial and residential development.
• The property tax component of the fund is stable and predictable, generating an estimated $7 million in 2018. This revenue will grow slowly and steadily over time.

• Revenue from the housing linkage fee will vary based on economic trends, bringing in more revenue during an economic upcycle and less revenue during an economic downturn. On average, the linkage fee is expected to generate $7-8 million annually.

Program income is also collected from historic investments where a private, quasi-public or nonprofit partner received an investment from OED and is paying that loan back over time. While program income is dependent on the number and type of investments made in each year, OED typically receives between $550,000 - $750,000 in program income from historic investments, primarily from federal funds.

**Detailed List of Denver’s Affordability Resources**

While housing is a core component of the City’s investments in promoting inclusive communities, addressing affordability takes more than just developing and preserving housing – it takes increasing access to higher paying wages, connecting residents to health and financial wellness and promoting equitable access to mobility opportunities. Combined, these investments across multiple agencies help work to maintain or expand affordability throughout Denver neighborhoods.
Several City agencies support programs that complement OED’s investments into housing development, preservation and programs. These agencies invest resources into expanding housing options or reducing housing costs, including:

- **Department of Human Services** invests federal resources such as Emergency Solutions Grants (ESG) and other local resources in direct rental assistance, rapid re-housing vouchers and shelter diversion strategies for residents experiencing homelessness. Additionally, the Department of Human Services oversees the City’s Senior and Disabled Property Tax Rebate program where low-income homeowners and renters can access an annual rebate to offset a portion of their property taxes.

- **Department of Finance** oversees use of Social Impact Bonds (SIB) to provide critical supportive services that primarily serve chronically homeless individuals in Denver. Additionally, the Department of Finance manages the City’s Metro Mortgage Assistance Plus program, which provides down payment assistance grants for qualified prospective homebuyers, and the Metro Mortgage Credit Certificate Program, which provides tax credits for a portion of the annual interest paid on a qualified homeowner’s mortgage loan.

- **Department of Human Rights and Community Partnerships** invests in a home weatherization program to help homeowners make upgrades to their home aimed at promoting energy efficiency.

- **Department of Public Health and Environment** invests in a program to help owners of residential properties that do not currently meet public health codes to bring their buildings into compliance with health and safety standards.

- **Department of Public Works** invests in expanding the city’s transit infrastructure in partnership with the Regional Transit District and the Colorado Department of Transportation through fixed-rail and high frequency bus networks, as well as first and last mile connections that support pedestrian and bike infrastructure throughout the city. In 2017, Denver released a “Mobility Action Plan” aimed at enhancing the city’s multi-modal connections with a focus on creating equity in the city’s transportation network.
Neighborhood Characteristics
As part of this plan, the City and its partners developed five neighborhood types informed by Enterprise Community Partners’ Opportunity360 platform to align place-based strategies and assets related to housing, health, economic mobility, transportation, and education throughout Denver. These neighborhood types were developed to set a foundation and ensure that housing production and preservation strategies address the unique characteristics and housing opportunities within specific neighborhoods.

The neighborhood types developed as part of this planning process set a foundation for how the City and its partners will begin to consider opportunity as part of housing investment decisions, but additional steps are needed to continue to analyze Denver neighborhoods according to their unique characteristics.

As part of the implementation of this plan and Denver’s upcoming Analysis of Impediments, the City and its partners should continue to conduct outreach with community members and housing stakeholders to refine how opportunity is defined for Denver residents and leaders.

Expand and Refine Existing Neighborhood Analysis with Additional Local Data.
In addition to the data collected as part of Housing an Inclusive Denver, the City and its partners should build upon the existing neighborhood characteristics to understand the location of physical assets within the neighborhood. These physical assets could include the location of high-performing schools, major hospitals and community health care facilities, and grocery stores.

The City and its partners can build on neighborhood assets, such as schools, hospitals, health care facilities and grocery stores.
Neighborhoods in **Type 1** offer the widest variety of culture and diversity in the Mile High City. Working families and individuals enjoy affordable, but older housing stock. However, both rents and home values have experienced sharp increases since 2015 and many residents within Type 1 are vulnerable to displacement. Opportunity can be more difficult to obtain in these neighborhoods since nine of Denver’s ten R/ECAP areas fall within this type.

To increase opportunity, strategies to preserve cultural diversity and affordability while increasing access to health, education and jobs will be deployed. For example:

- Preserving affordability of existing income-restricted properties
- Promoting programs that help households stay in their existing unsubsidized rental housing
- Promoting programs that help families maintain their existing homes
- Promoting development of new mixed-income housing stock
Walk, bike or ride your way through **Type 2** neighborhoods. These communities are generally closer to jobs and transit centers and about 1/3 of the City’s unsubsidized affordable properties are located here. Residents in type 2 neighborhoods are highly engaged in the labor market, but median income is lower than in other areas of the City. Rent is lower but home purchase prices are higher than the citywide average in Type 2.

For Type 2, strategies support maintaining affordable rents while encouraging more affordable for-purchase homes:

- Preserving existing affordable housing near transit (prioritizing existing income-restricted properties)

- Preserving affordability of existing unsubsidized affordable housing

- Promoting development of new affordable, mixed-income and mixed-use housing stock

- Promoting programs that help households in these neighborhoods access affordable for-sale housing throughout Denver
In **Type 3** neighborhoods, residents enjoy hip neighborhood restaurants and chic boutiques, new homes and classic Denver designs. Both rental and ownership housing tend to cost more than other areas of the city and residents generally exhibit better employment, health, and educational outcomes. Very few of these neighborhoods are considered vulnerable to displacement and a majority of publicly owned land that could be used for housing is within this type.

In Type 3, creation is key when it comes to affordable housing strategy:

- Leveraging publicly owned land for affordable housing development
- Promoting development of new affordable, mixed-income and mixed-use housing stock
- Promoting programs that help households access for-sale housing and affordable rental housing
In **Type 4** neighborhoods, unemployment is low and housing is more affordable. Relative to other types, these neighborhoods have the largest share of residents who are 65 years or older. The housing stock, particularly rental properties, tends to command lower prices and 1/3 of the City’s unsubsidized affordable properties are located within this type.

Strategies for Type 4 should focus on promoting overall quality and preserving affordability of existing housing and strengthening connections to health and employment opportunities:

- Preserving affordability of existing unsubsidized affordable housing
- Promoting programs that help households access affordable rental and for-sale housing
- Promoting programs that help households maintain their existing homes
- Preserving affordability of existing affordable rental housing near jobs/transit
In **Type 5**, the rental market is commanding higher rents than the citywide average compared to the homeownership market, the highest average rent of all neighborhood types. More units are overcrowded than in other areas of the City and the housing stock is much newer. About half of the neighborhoods in this type have been identified as vulnerable to displacement, but recent housing market trends show that average rent is decreasing in several of these areas. **The City should consider diversifying housing options in this type, in terms of stock, cost, and responsiveness to demographic changes.**

The following housing investment strategies would be particularly applicable in Type 5 neighborhoods:

- Promoting development of new affordable, mixed-income and mixed-use housing
- Preserving affordability of existing income-restricted properties
- Promoting programs that help households access affordable rental housing
- Promoting programs that help households stay in their existing rental housing
APPENDICES
APPENDIX 1. SUPPORTING TABLES

Throughout the appendices, tables are labeled using the following convention: TABLE #.##, where the first number is the section of the plan that references the table and the second number is the order in which the table falls among all tables in that section. Figures and maps are labeled using the same convention in subsequent appendices.

TABLE 1.1 | AVERAGE VALUES ON KEY INDICATORS FOR EACH NEIGHBORHOOD TYPE, COMPARED TO THE CITYWIDE AVERAGE

<table>
<thead>
<tr>
<th>Demographics</th>
<th>Type 1</th>
<th>Type 2</th>
<th>Type 3</th>
<th>Type 4</th>
<th>Type 5</th>
<th>Citywide</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-white residents</td>
<td>77%</td>
<td>27%</td>
<td>23%</td>
<td>41%</td>
<td>78%</td>
<td>44%</td>
</tr>
<tr>
<td>Residents who are 65+ years old</td>
<td>9%</td>
<td>8%</td>
<td>13%</td>
<td>17%</td>
<td>6%</td>
<td>11%</td>
</tr>
<tr>
<td>Housing</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Median gross rent</td>
<td>$830</td>
<td>$948</td>
<td>$1,232</td>
<td>$880</td>
<td>$1,283</td>
<td>$1,019</td>
</tr>
<tr>
<td>Median home value</td>
<td>$168,620</td>
<td>$310,738</td>
<td>$393,047</td>
<td>$254,892</td>
<td>$169,810</td>
<td>$281,833</td>
</tr>
<tr>
<td>Owner units affordable to low-income households</td>
<td>44%</td>
<td>12%</td>
<td>8%</td>
<td>22%</td>
<td>43%</td>
<td>23%</td>
</tr>
<tr>
<td>Rental units affordable to extremely low-income households</td>
<td>74%</td>
<td>39%</td>
<td>31%</td>
<td>56%</td>
<td>30%</td>
<td>48%</td>
</tr>
<tr>
<td>Health</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adults who reported poor health</td>
<td>21%</td>
<td>15%</td>
<td>13%</td>
<td>18%</td>
<td>14%</td>
<td>16%</td>
</tr>
<tr>
<td>Adults who received a physical within the last year</td>
<td>58%</td>
<td>55%</td>
<td>61%</td>
<td>60%</td>
<td>58%</td>
<td>59%</td>
</tr>
<tr>
<td>Adults who reported having asthma</td>
<td>9%</td>
<td>9%</td>
<td>8%</td>
<td>9%</td>
<td>8%</td>
<td>9%</td>
</tr>
<tr>
<td>Adults who reported being obese</td>
<td>26%</td>
<td>24%</td>
<td>23%</td>
<td>25%</td>
<td>27%</td>
<td>24%</td>
</tr>
<tr>
<td>Jobs</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unemployment rate</td>
<td>12%</td>
<td>7%</td>
<td>5%</td>
<td>8%</td>
<td>9%</td>
<td>3%</td>
</tr>
<tr>
<td>Labor Market Engagement Index</td>
<td>23</td>
<td>79</td>
<td>87</td>
<td>66</td>
<td>47</td>
<td>63</td>
</tr>
<tr>
<td>Median household income</td>
<td>$35,916</td>
<td>$50,980</td>
<td>$82,096</td>
<td>$45,382</td>
<td>$56,707</td>
<td>$56,362</td>
</tr>
<tr>
<td>Transit</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transit access</td>
<td>49</td>
<td>60</td>
<td>47</td>
<td>45</td>
<td>33</td>
<td>49</td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Percent of residents with less than a high school degree</td>
<td>35%</td>
<td>7%</td>
<td>5%</td>
<td>10%</td>
<td>25%</td>
<td>15%</td>
</tr>
</tbody>
</table>

Note: This table is a selection of indicators and does not include all data used to calculate the neighborhood typology.

**TABLE 2.1 | AVERAGE RENT BY SUBMARKET (Q4 2011-Q4 2016), DENVER, CO**

<table>
<thead>
<tr>
<th>Market Area Totals</th>
<th>Efficiency</th>
<th>1 Bed</th>
<th>2 Bed/1 B</th>
<th>2 Bed/2 B</th>
<th>3 Bed</th>
<th>Other</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Denver-Central/Capitol Hill</td>
<td>$1,065</td>
<td>$1,263</td>
<td>$1,583</td>
<td>$2,211</td>
<td>$2,669</td>
<td>$1,701</td>
<td>$1,380</td>
</tr>
<tr>
<td>Denver-Downtown</td>
<td>$1,285</td>
<td>$1,574</td>
<td>$1,734</td>
<td>$2,092</td>
<td>$2,978</td>
<td>$2,636</td>
<td>$1,699</td>
</tr>
<tr>
<td>Denver-East Central/Lowry</td>
<td>$1,029</td>
<td>$1,257</td>
<td>$1,338</td>
<td>$1,700</td>
<td>$1,913</td>
<td>$1,681</td>
<td>$1,417</td>
</tr>
<tr>
<td>Denver-Far SE</td>
<td>$996</td>
<td>$1,101</td>
<td>$1,176</td>
<td>$1,502</td>
<td>$1,646</td>
<td>$1,385</td>
<td>$1,213</td>
</tr>
<tr>
<td>Denver-N Central/City Park</td>
<td>$894</td>
<td>$1,425</td>
<td>$1,461</td>
<td>$2,208</td>
<td>$2,255</td>
<td>-</td>
<td>$1,627</td>
</tr>
<tr>
<td>Denver-North East</td>
<td>$1,012</td>
<td>$999</td>
<td>$1,030</td>
<td>$1,592</td>
<td>$1,491</td>
<td>$1,933</td>
<td>$1,199</td>
</tr>
<tr>
<td>Denver-Northwest</td>
<td>$1,371</td>
<td>$1,356</td>
<td>$1,378</td>
<td>$2,026</td>
<td>$1,483</td>
<td>$580</td>
<td>$1,473</td>
</tr>
<tr>
<td>Denver-S Central/Wash Park</td>
<td>$1,080</td>
<td>$1,284</td>
<td>$1,162</td>
<td>$1,911</td>
<td>$1,616</td>
<td>$756</td>
<td>$1,331</td>
</tr>
<tr>
<td>Denver-Southeast</td>
<td>$862</td>
<td>$1,060</td>
<td>$1,132</td>
<td>$1,433</td>
<td>$1,253</td>
<td>$1,123</td>
<td>$1,183</td>
</tr>
<tr>
<td>Denver-Southwest</td>
<td>$1,176</td>
<td>$1,396</td>
<td>$1,514</td>
<td>$1,823</td>
<td>$1,100</td>
<td>$1,338</td>
<td>$1,338</td>
</tr>
<tr>
<td>Denver-West Central</td>
<td>$959</td>
<td>$1,132</td>
<td>$1,520</td>
<td>$1,089</td>
<td>$1,783</td>
<td>$2,405</td>
<td>$1,362</td>
</tr>
<tr>
<td>Denver County Average</td>
<td>$1,140</td>
<td>$1,250</td>
<td>$1,287</td>
<td>$1,733</td>
<td>$1,803</td>
<td>$1,354</td>
<td>$1,376</td>
</tr>
<tr>
<td>Denver County Average / SF</td>
<td>$2.21</td>
<td>$1.75</td>
<td>$1.47</td>
<td>$1.55</td>
<td>$1.33</td>
<td>$1.69</td>
<td>$1.69</td>
</tr>
</tbody>
</table>

Source: Denver Metro Apartment Vacancy and Rent Report 4Q 2016

**TABLE 2.2 | HOME FOR-SALE MARKET INDICATORS (2012-2016), DENVER, CO**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Detached</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Sales</td>
<td>8,694</td>
<td>9,748</td>
<td>8,690</td>
<td>8,381</td>
<td>8,593</td>
</tr>
<tr>
<td>Average Month's Inventory</td>
<td>5</td>
<td>3</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Average Days on Market</td>
<td>67</td>
<td>42</td>
<td>33</td>
<td>27</td>
<td>30</td>
</tr>
<tr>
<td>Average Sales Price (Dec)</td>
<td>$335,482</td>
<td>$351,449</td>
<td>$398,366</td>
<td>$435,857</td>
<td>$467,498</td>
</tr>
<tr>
<td>Median Sales Price (Dec)</td>
<td>$263,800</td>
<td>$268,000</td>
<td>$314,738</td>
<td>$350,000</td>
<td>$378,000</td>
</tr>
<tr>
<td><strong>Attached</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Sales</td>
<td>3,218</td>
<td>4,004</td>
<td>5,417</td>
<td>5,880</td>
<td>5,771</td>
</tr>
<tr>
<td>Average Month's Inventory</td>
<td>8</td>
<td>4</td>
<td>2</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Average Days on Market</td>
<td>91</td>
<td>58</td>
<td>44</td>
<td>45</td>
<td>51</td>
</tr>
<tr>
<td>Average Sales Price (Dec)</td>
<td>$234,938</td>
<td>$265,562</td>
<td>$314,105</td>
<td>$365,467</td>
<td>$378,193</td>
</tr>
<tr>
<td>Median Sales Price (Dec)</td>
<td>$153,250</td>
<td>$177,000</td>
<td>$238,500</td>
<td>$261,000</td>
<td>$300,940</td>
</tr>
</tbody>
</table>

Source: 2016 Denver Multiple Listing Service (MLS) System
### TABLE 3.1 | HOMELESSNESS INTERVENTIONS VERSUS PROJECTED NEED

<table>
<thead>
<tr>
<th></th>
<th>PSH</th>
<th>DPH</th>
<th>Diversion</th>
<th>Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Households</td>
<td>549</td>
<td>2,381</td>
<td>684</td>
<td>3,614</td>
</tr>
<tr>
<td>Family Households</td>
<td>444</td>
<td>272</td>
<td>107</td>
<td>823</td>
</tr>
<tr>
<td>Totals</td>
<td>658</td>
<td>2,921</td>
<td>858</td>
<td>4,437</td>
</tr>
</tbody>
</table>

Source: Corporation for Supportive Housing

### TABLE 6.1 | SHARE OF RENTERS AND OWNERS BY NEIGHBORHOOD TYPE

<table>
<thead>
<tr>
<th></th>
<th>Type 1</th>
<th>Type 2</th>
<th>Type 3</th>
<th>Type 4</th>
<th>Type 5</th>
<th>Citywide</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percent owners</td>
<td>46%</td>
<td>31%</td>
<td>66%</td>
<td>41%</td>
<td>67%</td>
<td>49%</td>
</tr>
<tr>
<td>Percent renters</td>
<td>54%</td>
<td>69%</td>
<td>34%</td>
<td>59%</td>
<td>33%</td>
<td>51%</td>
</tr>
</tbody>
</table>

Source: Census ACS 5-Year Estimates (2011-2015)
APPENDIX 2. SUPPORTING FIGURES

FIGURE 1.1 | RESPONSES TO “IS YOUR CURRENT HOUSING SITUATION AFFORDABLE?” (N = 955)

Source: Housing an Inclusive Denver online public survey

FIGURE 1.2 | RESPONSES TO “WHAT ARE THE MAIN REASONS THAT ARE CAUSING YOUR HOUSING SITUATION TO BE UNAFFORDABLE?” (N = 340)

Source: Housing an Inclusive Denver online public survey
FIGURE 1.3 | RESPONSES TO “HOW IMPORTANT WOULD IT BE TO LIVE IN A NEIGHBORHOOD WITH FAMILIES AND INDIVIDUALS AT DIFFERENT INCOME LEVELS?” (N = 949)

Source: Housing an Inclusive Denver online public survey

FIGURE 1.4 | RESPONSES TO “HOW IMPORTANT WOULD IT BE TO LIVE IN A NEIGHBORHOOD WITH FAMILIES AND INDIVIDUALS OF DIFFERENT RACES AND ETHNICITIES?” (N = 954)

Source: Housing an Inclusive Denver online public survey
FIGURE 1.5 | RESPONSES TO “HOW IMPORTANT WOULD IT BE TO LIVE IN A NEIGHBORHOOD WITH PEOPLE OF DIFFERENT AGES AND LIFESTYLES?” (N = 954)

Source: Housing an Inclusive Denver online public survey

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Source: Housing an Inclusive Denver online public survey
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- More resources to stabilize housing in vulnerable neighborhoods
- Slightly more resources to stabilize housing in vulnerable neighborhoods
- More resources to expand affordable housing in neighborhoods with limited options for low and moderate income families
- Slightly more resources to expand affordable housing in neighborhoods with limited options for low and moderate income families

Source: Housing an Inclusive Denver online public survey
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Source: Housing an Inclusive Denver online public survey

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Source: Housing an Inclusive Denver online public survey
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Source: Housing an Inclusive Denver online public survey

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Source: 2015 American Community Survey Public Use Microdata Sample
Source: Metro Denver Board of Realtors, 2012-2016.
APPENDIX 3. SUPPORTING MAPS

MAP 1.1 | DENVER NEIGHBORHOOD OPPORTUNITY TYPOLOGY

Source: See Appendix 5 for all data sources included in the neighborhood opportunity typology
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*Source: See Appendix 5 for all data sources included in the neighborhood opportunity typology*
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Source: City and County of Denver, Office of Economic Development
MAP 2.6 | NEIGHBORHOOD TYPE 1

Source: See Appendix 5 for all data sources included in the neighborhood opportunity typology.
Source: See Appendix 5 for all data sources included in the neighborhood opportunity typology
Source: See Appendix 5 for all data sources included in the neighborhood opportunity typology
MAP 2.9 | NEIGHBORHOOD TYPE 4

Source: See Appendix 5 for all data sources included in the neighborhood opportunity typology
Source: See Appendix 5 for all data sources included in the neighborhood opportunity typology
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Source: Denver Office of Economic Development Income-Restricted Database (May 2017), Housing Preservation Network (2017)
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Source: Denver Office of Economic Development Income-Restricted Database (May 2017), Housing Preservation Network (2017)
Source: Denver Office of Economic Development Income-Restricted Database (May 2017), Housing Preservation Network (2017)
APPENDIX 4. NEIGHBORHOOD OPPORTUNITY TYPOLOGY
METHODS & DATA SOURCES

In performing this analysis, we operated under the following definition of opportunity: a situation that places residents able to reach their highest potential. In this situation, residents can lead healthy lives, be secure in their homes, and are connected to good jobs, quality education and community services. From this definition, we identified five key opportunity outcomes: housing quality and security, education, health & wellness, economic mobility & security, and transit & connections.

We constructed a typology of Denver Census Tracts by performing a cluster analysis on 48 Tract-level variables that reflect those five opportunity outcomes. These data were collected from various federal sources such as the U.S. Census American Community Survey and the Environmental Protection Agency’s “Smart Location Database” in addition to some proprietary data from national vendors, including Walkscore and Location Inc. A full list of the data included in this analysis and their sources are provided below.

From these data, the cluster analysis identified neighborhoods that share similar values along the various opportunity outcomes. Similar neighborhoods are then categorized into the same group representing a single neighborhood “type.” In Denver, we identified five distinct neighborhood types. These types are not ordinal—there is no inherent hierarchy of one neighborhood type over another—but rather reflect different conditions of opportunity throughout the city.

OPPORTUNITY TYPOLOGY DATA SOURCES

<table>
<thead>
<tr>
<th>Variable</th>
<th>Source</th>
<th>Indicator Definition</th>
<th>Data Year</th>
</tr>
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<tbody>
<tr>
<td>Percent of Residents who are Non-White</td>
<td>Census ACS 5-Year</td>
<td>Percent of the Population that is Non-White and/or Hispanic/Latino</td>
<td>2010-2014</td>
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<tr>
<td>Percent of Population that is 65 years or Greater</td>
<td>Census ACS 5-Year</td>
<td>Percent of the Population That is age 65 or older.</td>
<td>2010-2014</td>
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<tr>
<td>Racial Diversity Index</td>
<td>Census ACS 5-Year</td>
<td>Probability that two Individuals Chosen at Random Would Be of Different Races or Ethnicities</td>
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<tr>
<td>Percent of the Population that has One or More Disabilities</td>
<td>Census ACS 5-Year</td>
<td>Percent of the Population that has One or More Disabilities</td>
<td>2010-2014</td>
</tr>
<tr>
<td>Percent of the Population that is Non-English Speaking</td>
<td>Census ACS 5-Year</td>
<td>Percent of the population (age 5 and older) speaking English less than &quot;very well&quot;</td>
<td>2010-2014</td>
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<td>Percent of Civilians Age 18 Who Are Veterans</td>
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<td>Percent of Civilians Age 18 Who Are Veterans</td>
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<td>Poverty Rate</td>
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<td>Poverty rate among individuals for whom poverty status is determined</td>
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<td>Unemployment Rate</td>
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<td>The unemployment rate represents the number of unemployed people age 16 and older as a percent of people in the civilian labor force.</td>
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<tr>
<td>Variable</td>
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<tr>
<td>Total Crime Index</td>
<td>Location Inc.</td>
<td>Index of crime risk based on rank percent of total crime rate per 1,000 residents, where 50 = safer than 50% of locations in U.S. and 0 is safest</td>
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<tr>
<td>Violent Crime Index</td>
<td>Location Inc.</td>
<td>Index of crime risk based on rank percent of violent crime rate per 1,000 residents, where 50 = safer than 50% of locations in U.S. and 0 is safest</td>
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<tr>
<td>HUD Labor Market Engagement Index</td>
<td>U.S. Department of Housing and Urban Development</td>
<td>This index provides an indication of the relative intensity of labor market engagement and human capital in a neighborhood. It is based upon the level of employment, labor force participation and educational attainment in a census tract. Values are percentile ranked nationally and range from 0 to 100, with higher scores representing greater labor force participation and human capital in a neighborhood.</td>
<td>2015</td>
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<tr>
<td>Percent Free and Reduced Lunch Recipients</td>
<td>Common Core of Data, National Center for Educational Statistics (NCES)</td>
<td>Percent of Students That were Free and Reduced Lunch Recipients in the 2012-2013 school year</td>
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<td>Percent of Residents with a Bachelor’s Degree or Higher</td>
<td>Census ACS 5-Year</td>
<td>Percent of population 25 years and older with a Bachelor’s degree or higher level of educational attainment</td>
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<td>Percent of Residents with a High School Diploma or Higher</td>
<td>Census ACS 5-Year</td>
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<tr>
<td>School Quality Score</td>
<td>Location Inc.</td>
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<td>Percent of Residents with less than a High School Diploma</td>
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<tr>
<td>Percent of Adults Reporting to Have Asthma</td>
<td>CDC Behavioral Risk Factor Surveillance System survey &amp; PolicyMap</td>
<td>Estimated percent of adults reporting to have asthma in 2013</td>
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<td>Percent of Adults Reporting to be Obese</td>
<td>CDC Behavioral Risk Factor Surveillance System survey &amp; PolicyMap</td>
<td>Estimated percent of adults reporting to be obese (a body mass index of 30 or greater) in 2013</td>
<td>2013</td>
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<tr>
<td>Variable</td>
<td>Source</td>
<td>Indicator Definition</td>
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<tr>
<td>Percent of Adults Rating their Health as Poor</td>
<td>CDC Behavioral Risk Factor Surveillance System survey &amp; PolicyMap</td>
<td>Estimated percent of adults reporting fair or poor health in the past 30 days</td>
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<tr>
<td>Percent of Adults Reporting a Physical Checkup in the Past Year in this Tract</td>
<td>CDC Behavioral Risk Factor Surveillance System survey &amp; PolicyMap</td>
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<td>Percent of Adults Reporting to Have a Personal Doctor or Health Care Provider in this Tract</td>
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<td>Estimated Percent of Adults Reporting to Have a Personal Doctor or Health Care Provider in this Tract</td>
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<td>Percent of Adults Reporting to Engage in Heavy Drinking (2013), Tract</td>
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<td>CDC Behavioral Risk Factor Surveillance System survey &amp; PolicyMap</td>
<td>Estimated percent of adults reporting to eat less than 1 serving of fruit/vegetables per day in 2013</td>
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<tr>
<td>Estimated percent of adults reporting to smoke cigarettes regularly in 2013</td>
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<td>Estimated percent of adults reporting to smoke cigarettes regularly in 2013</td>
<td>2013</td>
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<tr>
<td>HUD Environmental Health Index</td>
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<td>This index summarizes potential exposure to harmful toxins at a neighborhood level. Values are inverted and percentile ranked nationally. The values range from 0 to 100, with the higher index values suggesting less exposure to toxins harmful to human health and, thus, better environmental quality in an area. HUD created this index using 2005 National Air Toxics Assessment data.</td>
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<td>Median Gross Rent</td>
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<td>Median Gross Rent</td>
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<td>Median Home Value</td>
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<td>Median Household Income</td>
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<td>Percent of All Low-Income Households (those earning less than 80% of AMI) that are Extremely Cost Burdened (paying 50% or more of their income for housing expenses)</td>
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<tr>
<td>Median Year Built</td>
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<td>Percent of Housing Units in Buildings with Three or More Units</td>
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<td>Percent of Households with Children</td>
<td>Decennial Census</td>
<td>Percent of Households with Children</td>
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<td>Percent of Households that have Multiple Families or Unrelated Individuals</td>
<td>Enterprise/Census ACS 5 Year</td>
<td>Percent of Households that have Multiple Families or Unrelated Individuals</td>
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<td>Percent of Households Residing in Boats, Mobile Homes or RV's</td>
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<td>Percent of Renter Households Receiving Project Based Housing Choice Vouchers (2015), Tract</td>
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<td>Percent of Occupied Housing Units that have more than one person per room living there</td>
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<td>Estimated Percent of Income Spent on Housing and Transportation Costs by a Single Parent Family Household</td>
<td>HUD Location Affordability Index</td>
<td>Estimated Percent of Income Spent on Housing and Transportation Costs by a Single Parent Family Household</td>
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<td>Estimated Percent of Income Spent on Housing and Transportation Costs by a Working Individual Household</td>
<td>HUD Location Affordability Index</td>
<td>Estimated Percent of Income Spent on Housing and Transportation Costs by a Working Individual Household</td>
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<td>Transit Score</td>
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<td>Percent of Households for Which no Vehicles are Available</td>
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<td>Percent of Households for Which no Vehicles are Available</td>
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<td>Percent of Workers Who Commuted to Work Using Public Transit</td>
<td>Census ACS 5-Year</td>
<td>Percent of Workers Who Commuted to Work Using Public Transit</td>
<td>2010-2014</td>
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</tbody>
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APPENDIX 5. DEMOGRAPHIC FORECASTING METHODS

The Colorado Department of Local Affairs Demographic Estimates and Forecasts
The Colorado Department of Local Affairs created forecasts of population and household characteristics using multiple data sources. The overall set of population projections is produced in a series of stages which are carried out at the state, then region, and then county levels.

First, a draft state level economic forecast is prepared using a Center for Business and Economic Forecasting (CBEF) model of labor force demand. The model provides a forecast of employment (by industrial division at the state level only), employed persons, unemployed persons, persons in the labor force (demanded by the economy), and personal income. The model also forecasts approximate levels of net migration and population which are used internally to forecast activities in the construction and consumer service sectors of the economy.

The model is compared to a second forecast created by using U.S. Census civilian population data, projected age, and sex-specific labor force needs. The two estimates (one from using CBEF and one using U.S. Census) are compared and adjustments are made to create the final population forecasts by age and sex for the state, which are then used along with regional and economic forecasts and net migration forecasts to create regional and county population forecasts.

DOLA prepares household forecasts in three stages: First, household population was projected as the residual between the SDO’s projections of total population minus projections of group quarters population. Second, household projections were then derived by applying age-gender specific (Under 24, 25-44, 45-64, 65+) householder proportions to the age-gender specific projections of household population. Third and finally, children, adults and elderly dependent non-householders were distributed into the households on the basis of sub-state region specific person per household rations (<17, 18-64, 65+). These projections are available by county and by age of householder.
APPENDIX 6: OVERVIEW OF FEEDBACK RECEIVED THROUGH 45-DAY PUBLIC COMMENT PERIOD

During the 45-day comment period, the City received over a hundred survey responses, several letters from individuals, organizations, and coalitions, and comments from residents and business owners who attended one of three neighborhood meetings. The most common topics throughout the public comments, questions and concerns were: securing additional resources, land trusts, gentrification, resources for addressing homelessness, and eviction and displacement. The feedback received during the public comment period was incorporated as changes to Housing an Inclusive Denver or addressed in a supplemental FAQ.

I. Sources of feedback on Housing an Inclusive Denver:
   • Neighborhood meetings in Southwest, Southeast, and Central Denver with 50+ attendees
   • Public survey conducted in English and Spanish: 118 English responses, 0 Spanish
      ○ How well do you think the housing plan aligns with the city’s housing challenges?
        • 4%: Perfectly aligned
        • 42%: Mostly aligned
        • 9%: Neutral
        • 30%: Slightly aligned
        • 15%: Not at all aligned
   • Stakeholder letters received from individual organizations and associations/coalitions

II. Major themes from feedback during the public comment period:
   • City should pursue additional funding for housing investments
      ○ City should remove sunset on current affordable housing fund
      ○ City should pursue a housing bond to provide additional resources for housing upfront
   • City should pursue land trusts immediately as a tool to address displacement, preservation and long-term affordability
• Housing plan should focus even more on serving the lowest income residents earning below 30% AMI and those experiencing homelessness, especially seniors and people with disabilities
  ○ City should pursue creative strategies to address housing for these populations, such as through vouchers and homesharing programs
• Housing plan should include more specificity about funding for supportive services

III. Other feedback or questions received during the public comment period:
• Elements of the housing plan that are best aligned with the city’s challenges:
  a. Addresses issues of eviction and displacement
  b. Focuses on ways to increase housing diversity and incorporates the entire income spectrum
  c. Targets individuals and families with the lowest incomes
• Housing plan should focus even more on renter protections
  ○ Question: Why can’t the City pursue a rent control policy?
  ○ Question: Can the City pursue a policy that limits background checks and application fees paid to landlords?
• The City should pursue a more regional approach to housing
• Housing plan should focus on longer term affordability across all housing investments
  ○ Question: Why can’t Denver pursue housing that is affordable in perpetuity?
  ○ Question: Why does preservation sometimes require more funding from the City compared to new construction of affordable housing?
  ○ Questions: What tools are in the City’s toolbox to address gentrification?
• Housing plan should more specifically address the current gaps in federal funding
  ○ Question: What programs outlined in the Housing Plan are federally vs. locally funded?
  ○ Question: How much would it cost to create or preserve the “gap” in affordable units for low and moderate-income households in Denver?
• City should pursue more tools to incentivize development and preservation of affordable housing, such as expedited review of housing projects
• Housing Plan should address the need for legal representation for renters facing an eviction
• Housing plan should include more specificity about funding for supportive services
• Housing Plan should also include broader goals that are market based, such as:
  ○ Reverse, freeze or slow the worsening of the housing crisis by measuring the impact city investments have on the number of cost-burdened households in Denver

• Housing Plan should use language that is more reflective of the people we are trying to serve through investments rather than jargon - i.e. “homes” instead of “units” and populations in an income bracket rather using AMI

• City should explore some specific programs not currently addressed in the Housing Plan, such as:
  ○ Making Individual Development Accounts (IDAs) more accessible to low-income residents
  ○ Legal representation for renters facing an eviction
  ○ Home sharing programs to help match residents looking for affordable housing with those who are currently overhoused
ENDNOTES

1. Based on the 2017 Point-In-Time (PIT) count for the County of Denver.
4. The rental supply gap was calculated using data from the American Community Survey Public Use Micro-sample 2015 One-Year Estimate. A unit is considered “affordable” if a household at given income level can afford the rent without being “cost-burdened” (or exceeding the U.S. Department of Housing and Urban Development’s 30% affordability standard). A unit is considered “available” at a given level of income if it is both affordable at that level and occupied by a renter at that income level or a lower income level or is vacant These estimates are inclusive of lower income levels and units. This estimate does not account for persons experiencing homelessness, which would increase the overall need.
5. Higher vacancy rates at new units may contribute the City’s increased vacancy rate: Units built in 2010 or later had a vacancy rate of 15% while units constructed in 1979 or earlier had a vacancy rate of less than 5%.
6. Nine properties offer average rents at or below Fair Market Rents for a studio; 39 properties for a one-bedroom; and 82 properties for a two-bedroom.
7. These properties were identified using property-level data from Apartment Insights, a real-estate database that tracks financial and condition characteristics at properties with 50+ units. The analysis identified unsubsidized properties that offer average rents per unit at or below the following Fair Market Rents: studio: $844; one-bedroom: $1,031; and two-bedroom: $1,305. Fair Market Rents were based on FY17 Fair Market Rents via HUD User (www.huduser.gov/portal/datasets/fmr.html).
9. Between 2010 and 2017, growth in low-income households outpaced growth in low-income renter households. Extremely low-income owners increased by 172%; very low-income owners by 80%; and low-income owners by 47%. However, projections suggest that this trend will not continue over the next five years with Denver losing low-income owners between 2017 and 2021. Projections based on 2017 estimates from the Colorado Department of Local Affairs (DOLA). A full explanation of how DOLA creates these estimates can be found in Appendix 6.
10. American Community Survey Public Use Microsample Data 2015 One-Year Estimate.
11. The median assessed value of residential property as recently as 2011 was largely stagnant, increasing 1% between 2011 and 2013. Beginning in 2013, assessed values of residential property significantly increased. The City’s median assessed value increased by 30% between 2013 and 2015 and 26% between 2015 and 2017.
14. A preliminary inventory of publicly owned land suggests that the City-County of Denver controls the most land among other public entities, namely the Denver Housing Authority, Denver Public Schools, and Regional Transit District. Most publicly owned property is located within Neighborhood Type 3, with much of this land in these areas owned by the City-County of Denver. This inventory used property records from the City of Denver’s Office of the Assessor to identify parcels with the following characteristics: 1) owned by either the City-County of Denver, Denver Housing Authority, Denver Public Schools, or Regional Transit District; 2) zoned for residential development (excepting land zoned for airport uses); 3) parcel size of at least 2,500 square feet; and 4) vacant or “underused” parcels where the land value exceeded the improvement value. This analysis is intended to act as a preliminary baseline for the City to refine and update over time. A more detailed review by City staff with local knowledge of recent development and real-world conditions will likely yield omissions, including parcels that have been redeveloped or located within the right-of-way. City staff plans to further refine this dataset as it considers the best ways to leverage publicly owned property for affordable housing.
15. Based on the 2017 Point-In-Time (PIT) count for the County of Denver.
Glossary

AFFORDABLE HOUSING: Affordable housing is federally defined as housing where the occupant is paying no more than 30 percent of gross income for gross housing costs including utility costs.

AHTF: Affordable Housing Task Force

ADDI: The American Dream Down payment Assistance Initiative (ADDI) program assists low and moderate-income first-time homebuyers and those who have not owned a home in the last three years. This 2004-funded program will be implemented in 2005.

AIDS: Acquired Immune Deficiency Syndrome

AIDS AND RELATED DISEASES: The disease of acquired immunodeficiency syndrome or any conditions arising from the etiologic agent for acquired immunodeficiency syndrome

ALCOHOL/OTHER DRUG ADDICTION: A serious and persistent alcohol or other drug addiction that significantly limits a person's ability to live independently

AMI: Area median income for the metropolitan statistical area established by HUD and updated annually

ASSISTED HOUSEHOLD OR PERSON: For the purpose of identification of goals, an assisted household or person is one, which during the period covered by the annual plan, will receive benefits through the Federal funds, either alone or in conjunction with the investment of other public or private funds. The program funds providing the benefit(s) may be from any funding year or combined funding years. A renter is benefited if the person takes occupancy of affordable housing that is newly acquired, newly rehabilitated, or newly constructed, and/or receives rental assistance through new budget authority. An existing homeowner is benefited during the year if the home's rehabilitation is completed. A first-time homebuyer is benefited if a home is purchased during the year. A homeless person is benefited during the year if the person becomes an occupant of transitional or permanent housing. A non-homeless person with special needs is considered as benefited, however, only if the provision of supportive services is linked to the acquisition, rehabilitation, or new construction of the housing unit and/or the provision of rental assistance during the year. Households or persons who will benefit from more than one program activity must be counted only once. To be included in the goals, the housing unit must, at a minimum, satisfy the HUD Section 8 Housing Quality Standards (see 24CFRSection 882.109)

ASSISTED LIVING: Housing for individuals or families who are not physically able to care for themselves full time to maintain an independent living environment

CAP: Colorado Aids Project

CDBG: Community Development Block Grant

CFN: Community Food and Nutrition

CHDO: Community Housing Development Organization
CHFA: Colorado Housing and Finance Authority

CHTF: Citizens Housing Task Force

CIPP: Capitol Improvements Program Plan

CMI: Chronically Mentally Ill

COMMITTED: Generally, means there has been a legally binding commitment of funds to a specific project to undertake specific activities

COST BURDEN > 50% (SEVERE COST BURDEN): The extent to which gross housing costs, including utility costs, exceed 50 percent of gross income, based on data published by the U.S. Census Bureau

CRA: Community Reinvestment Act

CSBG: Community Services Block Grant

DBD: Division of Business Development

DHND: Division of Housing & Neighborhood Development

DSBO: Division of Small Business Opportunity

DWD: Division of Workforce Development

DHS: Department of Human Services

DHA: Denver Housing Authority

DHMC: Denver Health Medical Center

DOH: Colorado Division of Housing

DURA: Denver Urban Renewal Authority

EC: Enterprise Community

ECSH: Emergency Community Services for the Homeless

EHR: Emergency Home Repair

EMA: Eligible Metropolitan Area - federally defined as a metropolitan area having 2000 or more cases of AIDS, making that area eligible for an emergency funding relief program, the Ryan White Care Act. The Denver EMA consists of Denver, Jefferson, Adams, Arapahoe and Douglas counties

ESG: Emergency Shelter Grant

ETR: Expected to Reside

FEMA: Federal Emergency Management Agency
EXTREMELY LOW INCOME: Households whose incomes do not exceed 30 percent of the median for the area

FAMILY: The Bureau of Census defines a family as a householder (head of household) and one or more other person living in the same household who are related by birth, marriage or adoption

FAMILY SELF-SUFFICIENCY (FSS) PROGRAM: A program enacted by Section 554 of the National Affordable Housing Act which directs Public Housing Agencies (PHAs) and Indian Housing Authorities (IHAs) to use Section 8 assistance under the rental certificate and rental voucher programs, together with public and private resources to provide supportive services, to enable participating families to achieve economic independence and self-sufficiency

FEDERAL PREFERENCE FOR ADMISSION: The preference given to otherwise eligible applicants under HUD’s rental assistance programs who, at the time they seek housing assistance, are involuntarily displaced, living in substandard housing, or paying more than 50 percent of family income for rent. (See, for example, 24 CFR 882-219)

FIRST-TIME HOME BUYER: An individual or family who has not owned a home during the three-year period preceding the HUD-assisted purchase of a home that must be used as the principal residence of the home buyer, except that any individual who is a displaced homemaker (as defined in 24 CFR 92) or a single parent (as defined in 24 CFR 92) may not be excluded from consideration as a first-time homebuyer on the basis that the individual, while a homemaker or married, owned a home with his her spouse or resided in a home owned by the spouse

FOR RENT: Year-round housing units that are vacant and offered/available for rent. (U.S. Census definition)

FOR SALE: Year round housing units offered/available for sale only

FRAIL ELDERLY: An elderly person who is unable to perform at least 3 activities of daily living (i.e., eating, dressing, bathing, grooming, and household management activities). (See 24 CFR 889.105.)

HOME: HOME Investment Partnerships Program

HOPE: Housing opportunities for people everywhere

HOUSEHOLD: All persons who occupy a housing unit

HOPWA: Housing Opportunities for Persons With AIDS is a federal grant given to the City and County of Denver, Jefferson, Adams, Arapahoe and Douglas counties. Denver currently receives $1.4 million annually

HUD: U.S. Department of Housing and Urban Development

INDEPENDENT LIVING: People living with disabilities or HIV disease, whether AIDS diagnosed, symptomatic or a symptomatic, and others who are physically capable of caring for themselves on a full time basis. Also used to define housing for the elderly without supportive services

LEAD BASED PAINT: Paint containing lead that can elevate lead levels in the blood of children and cause developmental delays
LIHTC: Low Income Housing Tax Credit

LOW INCOME: Households whose incomes do not exceed 80 percent of the median income for the area, as determined by HUD with Adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 80 percent of the median for the area on the basis of HUD’s findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes. NOTE: HUD income limits are updated annually and are available from local HUD offices (This term corresponds to low and middle income households in the CDBG Program)

MDHI: Metro Denver Homeless Initiatives

MEDIAN FAMILY INCOME: The income where half the families in an area had incomes above that figure and half below. This figure changes by family size.

MIDDLE INCOME: Households whose incomes are between 81 percent and 95 percent of the median income for the area, as determined by HUD, with adjustments for smaller or larger families, except that HUD may establish income ceilings higher or lower than 95 percent of the median for the area on the basis of HUD’s findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes. (This definition is different than that for the CDBG Program)

MILE HIGH HOUSING TRUST FUND: Non-profit housing fund that makes low-interest loans for the development of affordable housing

MINORITY CONCENTRATION: Areas of the City where the concentration of racial or ethnic minority populations is 10 percent or greater than their total citywide representation

MOHRC: Mayor’s Office of HIV Resources Coordination

NBR: Neighborhood Business Revitalization

NFI: Neighborhood Facilities & Improvements

NOFA: Notice of Fund Availability

NON-HOMELESS PERSONS WITH SPECIAL NEEDS: Includes frail elderly persons, persons with AIDS, disabled families, and families participating in organized programs to achieve economic self-sufficiency

NON-INSTITUTIONAL: Group quarters for persons not under care or custody. (U.S. Census definition used)

OCCUPIED HOUSING UNIT: A housing unit that is the usual place of residence of the occupant(s)

OED: Office of Economic Development

OTHER INCOME: Households whose incomes exceed 80 percent of the median income for the area, as determined by the Secretary, with adjustments for smaller and larger families
OTHER LOW-INCOME: Households whose incomes are between 51 percent and 80 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 80 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

PAB: Private Activity Bond

RLF: Revolving Loan Fund

SECTION 215: Section 215 of Title II of the National Affordable Housing Act. Section 215 defines "affordable" housing projects under the HOME program.

SERVICE NEEDS: The particular services identified for special needs populations, which typically may include transportation, personal care, housekeeping, counseling, meals, case management, personal emergency response, and other services to prevent premature institutionalization and assist individuals to continue living independently.

SEVERE MENTAL ILLNESS: A serious and persistent mental or emotional impairment that significantly limits a person's ability to live independently.

SHELTERED: Families and persons whose primary nighttime residence is a supervised publicly or privately operated shelter, including emergency shelters, transitional housing for the homeless, domestic violence shelters, residential shelters for runaway and homeless youth, an any hotel/motel/apartment voucher arrangement paid because the person is homeless. This term does not include persons living doubled up or in overcrowded or substandard conventional housing. Any facility offering permanent housing is not a shelter, nor are its residents homeless.

SKILLED NURSING FACILITIES/HOSPICE SERVICES: Facilities for final stage living.

SRO: Single Room Occupant

SSI: Supplemental Security Income

SUBSTANDARD CONDITION AND NOT SUITABLE FOR REHAB: By local definition, dwelling units that are in such poor condition that they are neither structurally nor financially feasible for rehabilitation.

SUBSTANDARD CONDITION BUT SUITABLE FOR REHAB: By local definition, dwelling units that do not meet standard conditions but are both financially and structurally feasible for rehabilitation. This does not include units that require only cosmetic work, correction, minor livability problems or maintenance work.

TANF: Temporary Assistance to Needy Families


VERY LOW INCOME: Households whose incomes do not exceed 50 percent of the median for the area.

YEAR ROUND HOUSING UNITS: Occupied and vacant housing units intended for year round use. (U.S. Census definition) Housing units for seasonal or migratory use are excluded.